









सत्यमेव जयते

**REPORT**  
**ON**  
**FAMILY LIVING SURVEY**  
**AMONG INDUSTRIAL WORKERS**  
**1958-59**  
  
**COONOOR**

**LABOUR BUREAU**  
**MINISTRY OF LABOUR, EMPLOYMENT AND REHABILITATION**  
**(DEPARTMENT OF LABOUR AND EMPLOYMENT)**  
**GOVERNMENT OF INDIA**



## P R E F A C E

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Survey, in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Coonoor centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of

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two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri Baldev Prasad, Research Officer, assisted by S/Shri A. R. Nag and H. K. Gogna Investigators Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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*Dated the 6th November, 1965.*

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**PART I**

**(FAMILY BUDGET)**

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## CHAPTER 1

### SCOPE AND METHOD OF THE SURVEY

#### 1.1 *Family living study*

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specified surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses.

These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the

following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954\*

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work ;
- (v) Employment situation ;
- (vi) Aggregate consumption and savings ;
- (vii) Transportation ;
- (viii) Housing, including household facilities ;
- (ix) Clothing ;
- (x) Recreation and entertainment ;
- (xi) Social security ; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Coonoor, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purposes, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

### 1.2 Description of the survey

The present survey in Coonoor was part of an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly

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\*Report on International Definitions and Measurement of Standards and Levels of Living, U.N. 1954.

†The list of 50 centres is given in Appendix I.

in order to bring out the significance of the data for Coonoor centre presented in this Report.

### 1.21 *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of Consumer Price Index Numbers were the responsibilities of the Labour Bureau.

### 1.22 *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

- (i) generally related by blood and marriage or adoption ;
- (ii) usually living together and/or served from the same kitchen ;  
and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tour or on visit to relatives or friends or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the mines Act, 1952 or the Plantations Labour Act 1951, as the case may be. The survey in Coonoor, which was a plantation centre covered families deriving a major part of their income from manual employment in registered plantations only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as "non-manual". On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

### 1.23 *Design of Survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey conducted in December, 1957—February, 1958 it was decided to adopt pay-roll sampling at Coonoor plantation centre and the list of 110 registered plantations situated in Coonoor taluk (including one plantation in Ooty taluk which is very near to Coonoor) covering about 90 per cent. of the area of the taluk was used as the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the workload manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Coonoor was 240 families to be canvassed for Schedule 'A' and 60 for Schedule 'B'. The number of schedules finally collected and tabulated was 237 Schedule 'A' and 58 Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered was due to exclusion, at the tabulation stage, of some of the surveyed families not belonging to working class, rejection of some schedules because of unsatisfactory data, etc.

The two samples drawn for Schedule 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumptive pattern.

Because of difficulties in communication between plantations in different villages, the plantations within a village or town were grouped into clusters of 3 each, by type of plantation. Two independent probability proportional to size systematic samples of 6 clusters each were selected, size being taken as the number of workers employed. Each of the 6 clusters sampled for an Investigator was assigned to a particular month of enquiry by a random start. The ultimate sampling unit, a working class family, was selected through the pay-rolls of the establishments at the second stage of sampling. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment, any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for schedule 'B' (on level of living) and the remaining 20 were taken for schedule 'A' (on family budget).

### 1.24 *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Coonoor centre was August, 1958 to July, 1959.

### 1.25 *Method of survey*

The 'Interview Method' was followed for the collection of data as a large portion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

### 1.26 *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate



of National Sample Survey, who were entrusted with the field work. In the case of interior plantations, the Investigators had necessarily to camp at the plantations to complete the enquiries. This posed a problem in a few cases where the management was not co-operative sufficiently. It took three to four hours to complete Schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., number of meals consumed by outside members, imputation of the quantity of firewood consumed as well as its value, expenditure on vegetables, etc., was found cumbersome. Informants were feeling shy to reveal information on items like drinking and gambling.

## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

#### 2.1 *Introductory*

Coonoor is one of the important towns in the Nilgiris district. The town is situated at a latitude of  $11^{\circ}20'$  North and longitude of  $76^{\circ}50'$  East. It is situated in a mountaneous area where the rainfall is abundant, regular and dependable. There are several coffee and tea plantations in Coonoor. The coffee and tea estates of Coonoor have attracted large labour population.

#### 2.2 *Population*

According to 1961 census, the total population of Coonoor was about 31 thousand. The population of this town has registered a continuous increase during the period 1901 to 1961. The following table shows the growth of population in Coonoor from 1901 onwards: -

TABLE 2.1

Year	Population*						Decennial percentage increase
1901	..	..	..	..	..	..	8,525 ..
1911	..	..	..	..	..	..	9,933 16.52
1921	..	..	..	..	..	..	12,215 22.97
1931	..	..	..	..	..	..	14,326 17.28
1941	..	..	..	..	..	..	18,783 31.11
1951	..	..	..	..	..	..	23,902 27.25
1961	..	..	..	..	..	..	30,690 28.40

\*Source: Census of India, 1951—Volume I India—Part II A—Demographic tables.

Figures for 1961 have been taken from Census of India—Paper No. I of 1962.

### 2.3 Working class markets

The markets patronised predominantly by the working class population in Coonoor plantations were ;

1. Coonoor.
2. Kotagiri.

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Coonoor plantation Centre.

### 2.4 General characteristics of working class population—survey results

#### 2.41 Industries

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Coonoor was about eight thousand. The estimated number of employees in these families was about seventeen thousand. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7 average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

**TABLE 2.2**  
*Distribution of employees (including apprentices) by industries and other details.*

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Production of tea in plantation ..	47.30	50.67	2.03	100.00	15,394	38.99	511
Rest ..	56.86	39.63	3.51	100.00	1,748	54.68	69
All ..	48.27	49.55	2.18	100.00	17,142	40.59	580
Number of employees (unestimated) ..	278	283	19	580	..	..	..

\*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expression will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as 'estimated figures'.

Of the total employees, about 90 per cent. were employed in production of tea and about 10 per cent. in industries classified as 'rest'. Women employees constituted about 50 per cent. of the total and were employed in almost all the industries listed in the table. The proportion of children (upto the age of 14 years) was about 2 per cent. only.

The average monthly income per employee from paid employment was Rs. 40.59. It was Rs. 38.99 in tea plantation industry.

### 2.42 Occupations

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3

*Distribution of employees (including apprentices) by occupation and other details.*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Plantation workers ..	47.00	50.75	2.25	100.00	16,606	37.85	568
Rest ..	87.83	12.12	..	100.00	536	125.62	14
All occupations ..	48.27	49.55	2.18	100.00	17,142	40.59	580
Number of employees (Unestimated) ..	278	283	19	580	..	..	..

There were mostly (about 97 per cent.) plantation workers. The average monthly income from paid employment of plantation workers was slightly less than the overall average for all occupations.

### 2.43 Nature of employment and type of settlement

The percentage distribution of employees by number of days worked during the month, classified by (a) regular and casual employment, and (b) settled or not settled, is given in table 2.4. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

*Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked.*

Number of days worked during the month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0 ..	0.90	2.43	1.14	..	1.20	7
1—7 ..	0.71	13.15	2.67	5.24	2.54	18
8—15 ..	11.42	29.41	14.25	21.76	13.88	89
16—19 ..	8.77	11.90	9.26	21.46	8.66	53
20—23 ..	24.29	14.50	22.75	15.14	23.13	127
24—27 ..	53.32	26.61	49.12	36.40	49.74	281
28—31 ..	0.59	1.97	0.81	..	0.85	5
Total ..	100.00	100.00	100.00	100.00	100.00	580
Percentage to total	84.26	15.74	100.00	4.70	95.30	..
Number of employees (unestimated) ..	466	114	580	26	554	..

Of the total employees, about 84 per cent. were regular and the remaining about 16 per cent. were casual\*. About 5 per cent only of the total employees were settled.

\*The classification of workers into regular or casual was done on a different basis from the one adopted in the 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term 'casual' was used in more restricted sense.

2.4 *Family income*

The average monthly income per family of the population surveyed was Rs. 98.29. The estimated distribution of families in different income groups is given in table 2.5.

TABLE 2.5

*Distribution of families by monthly family income*

Monthly family income	Percentage of families to total
Less than Rs. 30 .. .. .	1.46
Rs. 30 to less than Rs. 60 .. .. .	13.15
Rs. 60 to less than Rs. 90 .. .. .	22.79
Rs. 90 to less than Rs. 120 .. .. .	41.40
Rs. 120 to less than Rs. 150 .. .. .	13.43
Rs. 150 to less than Rs. 210 .. .. .	6.31
Rs. 210 and above .. .. .	1.46
Total ..	100.00

Nearly 41 per cent. of the families had income of Rs. 90 to less than Rs. 120. About 23 per cent. of the families had income of Rs. 60 to less than Rs. 90 per month and about 15 per cent. of the families had income of less than Rs. 60 per month.

2.45 *Family size*

The average size of the family was 4.29 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

*Distribution of families by size*

Family size (number of members)	Percentage of families to total
One .. .. .	4.66
Two and three .. .. .	34.86
Four and five .. .. .	33.12
Six and seven .. .. .	23.27
Above seven .. .. .	4.09
Total ..	100.00

Workers living singly constituted hardly about 5 per cent. of the total. Similarly, families having more than seven members, formed about 4 per cent. of the total families. The percentage of families consisting of two and three members, four and five members and six and seven members was about 35, 33 and 23 respectively.

## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3.1 *Introductory*

Some general details of the working class population in Coonoor have been discussed in the preceding chapter. An analysis of important socio-economic characteristics of the working class families in Coonoor as revealed by the survey is presented below.

#### 3.2 *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Number of members (un-estimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried	275	29.55	48.33	22.12	..	..	..	..	100.00	24.97
Married	242	..	..	45.29	49.41	3.85	0.45	1.00	100.00	21.50
Widowed	5	..	..	..	13.67	25.96	60.37	..	100.00	0.30
Divorced	..	..	..	..	..	..	..	..	..	..
Separated	..	..	..	..	..	..	..	..	..	..
Sub-total	522	15.78	25.81	32.63	22.79	1.94	0.59	0.46	100.00	40.77
<i>Women</i>										
Unmarried	277	28.71	60.69	10.60	..	..	..	..	100.00	25.37
Married	245	..	0.91	68.92	29.98	..	..	0.19	100.00	21.78
Widowed	54	..	..	6.16	54.94	9.59	11.60	17.71	100.00	5.78
Divorced	3	..	..	24.46	75.54	..	..	..	100.00	0.25
Separated	1	..	..	100.00	..	..	..	..	100.00	0.05
Sub-total	580	13.68	29.30	34.13	18.59	1.04	1.26	2.00	100.00	53.23
Total ..	1,102	14.66	27.67	33.43	20.55	1.46	0.95	1.28	100.00	100.00
<i>Number of members (un-estimated)</i>										
	..	165	293	380	222	17	11	14	1,102	..



Taking all the family members living with the families at the centre, about 47 per cent. were men and 53 per cent. women. Children of 14 years of age or below constituted about 42 per cent. of the total and persons of 55 years and above about 4 per cent. Of the persons falling in the age-group 15 to 54, about 48 per cent. were men and about 52 per cent. women. In this age-group among men; about 21 per cent. were unmarried and about 79 per cent. married. Among women in the same age-group, 9 per cent. were unmarried, 77 per cent. married and the remaining 14 per cent. were widowed, divorced or separated.

### 3.3 Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2

#### *Percentage distribution of families by religion and size*

Size of family	Religion			
	Hinduism	Christianity	Rest	All
1	2	3	4	5
One .. .. .	4.82	4.16	..	4.66
Two and three .. .. .	34.94	35.77	..	34.86
Four and five .. .. .	31.62	36.86	100.00	33.12
Six and seven .. .. .	24.09	20.76	..	23.27
Above seven .. .. .	4.53	2.45	..	4.09
Total .. .. .	100.00	100.00	100.00	100.00
Percentage of families to total .. .. .	79.67	19.65	0.68	100.00
Average size of the family .. .. .	4.34	4.10	4.40	4.29
Average number of children per family .. .. .	1.86	1.67	1.40	1.82

The proportion of families in the size classes two and three and four and five, among themselves, constituted about 68 per cent. of the total.

### 3.4 Language and size

Table 3.3 shows the percentage distribution of families by mother tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

*Percentage distribution of families by mother tongue and size*

Size of family	Mother-tongue				
	Tamil	Malayalam	Telegu	Rest	All
1	2	3	4	5	6
One .. ..	4.96	13.37	..	..	4.96
Two and three .. ..	34.42	25.35	40.49	40.47	34.86
Four and five .. ..	39.52	51.43	33.39	49.89	33.12
Six and seven .. ..	25.73	5.44	22.21	9.64	21.27
Above seven .. ..	1.37	4.41	2.88	..	1.09
Total .. ..	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	77.50	6.11	11.25	5.14	100.00
Average size of the family ..	4.32	3.99	4.60	3.55	4.29
Average number of children per family .. ..	1.86	1.36	2.03	1.21	1.82

Tamil speaking families formed about 78 per cent. of the total, Telegu speaking about 11 per cent., Malayalam speaking about 6 per cent. and the remaining about 5 per cent. of the families had other languages as their mother-tongue.

## 3.5 Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

*Percentage distribution of family members in various monthly family income classes by age group and levels of literacy*

Age group and educational standards	Monthly family income class (Rs.)							
	† < 30	30 < 60	60 < 90	90 < 120	120 < 150	150 < 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>(i) Age less than 5 years</i>								
Below primary	..	..	..	..	..	..	..	..
Rest	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>(ii) Age 5 years and above</i>								
Illiterate	..	100.00	53.11	61.90	61.21	59.81	59.92	66.21
Below primary	..	..	42.51	29.36	32.10	32.41	29.77	28.43
Primary	..	..	1.04	3.12	2.28	6.82	8.76	5.36
Middle	..	..	3.34	4.98	4.09	0.96	1.55	..
Matriculate	..	..	..	0.64	0.32	..	..	..
Others	..	..	..	..	..	..	..	..
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00

No children aged less than 5 years had started receiving education. Taking all members aged 5 years and above, about 61 per cent. were illiterate and in the lowest income class all were illiterate. Only a negligible percentage of children had received education upto matriculation.

† The sign < in this and subsequent table denotes 'less than'.

### 3.6 Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.5.

TABLE 3.5

*Percentage distribution of family members by age, sex and activity status*

Sex and activity status	Number of members (un-estimated)	Age (years)							Total	Percent age distribution of all members
		Below 5	5 — 14	15 — 34	35 — 54	55 — 59	60 — 64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	281	..	0.76	54.09	41.60	3.34	0.15	..	100.00	24.21
Apprentice ..	..	..	..	..	..	..	..	..	..	..
Self-employed ..	..	..	..	..	..	..	..	..	..	..
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed ..	18	..	10.14	83.02	0.84	..	..	..	100.00	1.88
Not in labour force ..	223	35.70	56.58	2.91	2.15	0.46	1.16	1.04	100.00	20.68
Sub-total ..	522	15.78	25.81	32.63	22.79	1.94	0.59	0.46	100.00	46.77
<i>Female</i>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	299	..	3.52	61.77	33.32	1.39	..	..	100.00	25.78
Apprentice ..	..	..	..	..	..	..	..	..	..	..
Self-employed ..	1	..	100.00	..	..	..	..	..	100.00	0.12
Unpaid family labour ..	3	..	..	42.79	57.21	..	..	..	100.00	0.17
Unemployed ..	17	..	22.36	61.01	16.63	..	..	..	100.00	1.94
Not in labour force ..	260	28.87	56.06	4.45	2.94	0.79	2.60	4.23	100.00	25.22
Sub-total ..	580	13.68	29.30	34.13	18.59	1.04	1.26	2.00	100.00	53.23
Total ..	1,102	14.60	27.67	33.43	20.55	1.46	0.95	1.28	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Coonoor comprising families which derived a major part of their income from employment in registered plantations. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. Taking the whole population, the labour force participation was of the extent of 54 per cent. consisting of gainfully occupied and unemployed categories.

### 3.7 Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his maintenance; an earning dependant as one whose income was not adequate for his own maintenance and non-earning dependant as one who earned no income at all and was dependent for his maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:

TABLE 3.6

*Percentage distribution of family members by age, sex and economic status*

Economic status and sex	Number of members (un-estimated)	Age (years)								Percent- age dis- tribution of all mem- bers
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<b>Earners</b>										
Male ..	254	..	..	51.34	44.88	3.62	0.16	..	100.00	22.37
Female ..	265	..	0.53	62.02	35.92	1.53	..	..	100.00	23.30
Sub-total	519	..	0.27	56.79	40.31	2.55	0.08	..	100.00	45.67
<b>Earning dependants</b>										
Male ..	27	..	10.03	87.40	2.57	..	..	..	100.00	1.84
Female ..	38	..	35.50	51.24	13.26	..	..	..	100.00	2.75
Sub-total	65	..	25.28	65.74	8.98	..	..	..	100.00	4.59
<b>Non-earning dependants</b>										
Male ..	241	32.72	52.70	9.60	2.54	0.43	1.06	0.95	100.00	22.56
Female ..	277	26.80	53.34	8.48	4.26	0.73	2.47	3.92	100.00	27.18
Sub-total	518	29.49	53.04	8.99	3.48	0.59	1.83	2.58	100.00	49.74
Total ..	1,102	14.66	27.67	33.43	20.55	1.46	0.95	1.28	100.00	100.00
<b>Number of members (unestimated) ..</b>										
..	..	165	293	380	222	17	11	14	1,102	..

It will be seen that earners constituted about 46 per cent. of the total and the proportion of earning dependants was small, being about 4 per cent. of the total. The remaining about 50 per cent. was accounted for by the non-earning dependants who consisted mainly of children. Earners were mostly in the age group 15 to 54 years and earning dependants in the age group 15 to 34.

### 3.8 *Family size, composition, economic status and earning strength by income*

#### 3.81 *Analysis by family income*

For the purpose of analysis the families have been classified into seven monthly family income classes and five family size groups. It may be pointed out here that the lowest income class accounts for a very small fraction of the total families and as such no attempt has been made to derive any conclusions on the basis of the figures given under this class in the analysis of the table given below and subsequent tables. The two way distribution of families by income and size is given in table 3.7.

TABLE 3.7

#### *Percentage distribution of families by family income and family size*

Family size		Monthly family income class (Rs.)							
		<30	30< 60	60< 90	90< 120	120< 150	150< 210	210 and above	All
1		2	3	4	5	6	7	8	9
One	..	63.97	24.19	2.39	..	..	..	..	4.66
Two and three	..	..	57.34	46.42	32.18	21.79	7.86	..	34.86
Four and five	..	36.03	7.11	31.64	45.63	30.01	20.01	17.72	33.12
Six and seven	..	..	7.57	19.55	21.70	39.96	44.88	43.70	23.27
Above seven	..	..	3.79	..	0.49	8.24	27.25	38.58	4.09
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total		1.46	13.15	22.79	41.40	13.43	6.31	1.46	100.00
Number of families to (un-estimated)		2	17	50	100	36	26	6	237

Largest number of families (about 35 per cent.) consisted of two to three members. Families, who consisted of four to five members, formed about 33 per cent. of the total. Single member families as well as families having more than seven members were in small proportion (about 5 and 4 per cent. respectively). Small sized families (consisting of one to three members) formed a major portion of the total families in the lower income classes whereas in the higher income classes, families consisting of six and more members formed a major portion of the total families. The composition of families by the economic status of members is given in table 3·8.

TABLE 3·8  
*Composition of families by economic status*

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30 <60	60 <90	90 <120	120 <150	150< 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners:</i>								
Adult male .. ..	0·36	0·48	0·87	1·01	1·10	1·66	1·68	0·96
Adult female .. ..	0·64	0·56	0·96	0·98	1·18	1·54	2·33	1·00
Children male .. ..	..	..	..	..	..	..	..	..
Children female .. ..	..	..	..	..	..	0·06	..	0·01
All earners .. ..	1·00	1·04	1·83	1·99	2·28	3·26	4·01	1·97
<i>Earning dependants</i>								
Adult male .. ..	0·36	..	0·09	0·04	0·09	0·23	..	0·07
Adult female .. ..	..	0·09	0·04	0·08	0·06	0·16	0·18	0·08
Children male .. ..	..	0·02	..	0·01	..	..	..	0·01
Children female .. ..	..	..	0·02	0·05	0·09	0·09	..	0·04
All earning dependants ..	0·36	0·11	0·15	0·18	0·24	0·48	0·18	0·20
<i>Non-earning dependants</i>								
Adult male .. ..	..	0·22	0·15	0·10	0·11	0·31	..	0·14
Adult female .. ..	0·36	0·19	0·19	0·21	0·40	0·17	0·65	0·22
Children male .. ..	..	0·61	0·71	0·86	1·12	1·08	0·83	0·83
Children female .. ..	0·36	0·68	0·85	0·99	1·07	1·10	1·73	0·93
All non-earning dependants	0·72	1·70	1·90	2·16	2·70	2·66	3·21	2·12

**TABLE 3-8—*contd.***

	1	2	3	4	5	6	7	8	9
<i>Total</i>									
Adult male ..	0.72	0.70	1.11	1.15	1.30	2.20	1.68	1.17	
Adult female ..	1.00	0.84	1.19	1.27	1.64	1.87	3.16	1.30	
Children male ..	..	0.63	0.71	0.87	1.12	1.08	0.83	0.84	
Children female ..	0.36	0.68	0.87	1.04	1.16	1.25	1.73	0.98	
All members ..	2.08	2.85	3.88	4.33	5.22	6.40	7.40	4.29	
Number of members (unestimated) ..	5	48	196	443	191	175	41	1,102	

The average number of members per family was 4.29. Of these, 1.97 or about 46 per cent. were earners, 0.20 or about 5 per cent. were earning dependants and 2.12 or 49 per cent. were non-earning dependants. It will be seen that, on the whole, the number of earners increased appreciably in higher income groups. This trend was noticeable in the case of earning dependants also, except in the highest income group. The average number of earning dependants was, however, higher in the lowest income class than in all the income classes (except in the income class 'Rs. 150 to less than Rs. 210'). In case of non-earning dependants also the same trend was revealed, except in the income class 'Rs. 150 to less than Rs. 210' where the average number was less than that in the preceding income class.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3-9  
*Percentage distribution of families by earning strength and income*

[illegible]



It will be seen that the proportion of families having two earners was the largest, being about 56 per cent. of the total. The proportion of families having one earner was about 15 per cent. of the total.

Table 3-10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered plantation.

TABLE 3-10

*Percentage distribution of families by earning strength in terms of relationship with the main earner and income*

Family earning strength in terms of relationship with the main earner	Number of families (un-estimated)	Monthly family income class (Rs.)								Total	Percentage distribution of families
		<30 <60	30— 60	60— 90	90— 120	120— 150	150— 210	210 and above			
1	2	3	4	5	6	7	8	9	10	11	
Self .. .. .	17	6.14	73.59	6.97	13.30	..	..	..	100.00	14.72	
Self and wife or husband	122	..	2.01	30.91	52.30	13.26	0.93	0.59	100.00	56.20	
Self and one or more children .. .. .	7	..	29.02	61.23	9.75	..	..	..	100.00	2.79	
Self, wife or husband and one or more children ..	34	..	..	3.38	13.04	33.51	17.36	2.71	100.00	9.21	
Self and one or more other family members ..	17	7.41	..	35.18	39.30	11.49	4.65	1.97	100.00	7.11	
Self, wife or husband and one or more other family members .. .. .	30	..	..	..	31.38	28.24	36.97	3.41	100.00	7.59	
Self, one or more children and one or more other family members ..	4	..	..	..	56.85	..	43.15	..	100.00	1.21	
Self, wife or husband, one or more children and one or more other family members .. .. .	6	..	..	..	13.47	..	45.23	41.30	100.00	1.17	
All families ..	237	1.46	13.15	22.79	41.40	13.43	6.31	1.46	100.00	100.00	
Number of families (un-estimated) .. .. .	..	2	17	50	100	36	26	6	237	..	

Taking all families, the main earner was the sole earner in about 15 per cent. of the cases. In about 56 per cent. of the cases, he/she was assisted by wife/husband, in about 3 per cent. of the cases by children, in about 9 per cent. of the cases by wife/husband and children and in the remaining about 17 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3·11 gives the number of dependants and dependant units per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, *viz.*, living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3·8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their case, the group itself has been the unit of counting and not individual persons.

TABLE 3·11  
*Number of dependants and dependent units per 100 families by relationship with the main earner and income*

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							All
	<30	30-- <60	60-- <90	90-- <120	120 <150	150 <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband ..	36·03	22·70	..	7·03	..	..	..	6·42
Son or daughter ..	..	112·92	162·20	178·78	197·73	160·44	236·94	165·96
Father, mother, uncle, aunt ..	..	..	12·91	10·10	20·39	12·30	..	10·64
Brother, sister, cousin ..	36·03	..	10·53	12·97	28·62	48·62	17·72	15·46
Nephew, niece ..	..	7·11	..	1·32	11·49	4·85	..	3·33
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	3·79	1·53	3·44	8·56	..	15·94	3·65
Son-in-law, daughter-in-law ..	..	..	..	..	..	2·77	..	0·17
Grand children ..	..	16·02	2·31	0·80	..	21·58	50·04	5·06
Others ..	..	8·19	..	0·88	3·47	15·72	..	2·90
Total ..	72·06	170·73	189·48	215·32	270·26	266·28	320·64	213·59

TABLE 3·11—*contd.*

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living away from family</i>								
Wife or husband ..	..	2·07	3·06	..	2·62	..	..	1·32
Son or daughter ..	..	..	7·01	1·60	15·63	4·10	34·09	5·12
Father, mother, uncle, aunt ..	..	..	6·51	9·42	15·27	..	..	7·43
Brother, sister, cousin ..	..	..	..	4·89	..	..	..	2·02
Nephew, niece ..	..	..	2·27	..	..	..	..	0·52
Father-in-law, mother-in-law, brother-in-law, sister-in-law .. ..	..	..	..	1·25	..	..	..	0·52
Son-in-law, daughter-in-law .. ..	..	..	..	..	..	..	..	..
Grand children ..	..	..	..	..	..	..	..	..
Others .. ..	..	3·79	..	..	..	..	..	0·50
Total ..	..	5·86	18·85	17·16	33·55	4·10	34·09	17·43
<i>Dependent units</i>								
Number of dependent units living away per 100 families .. ..	..	6·21	5·24	2·02	..	..	9·61	3·36

The number of dependants living with family increased progressively with the increase in the monthly family income, except in the income class 'Rs. 150 to less than Rs. 210' whereas the number of dependent units living away decreased with the increase in the family income. There was no such clear tendency in the case of dependants.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3·12 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3·12

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Un-married	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60	100·00	68·75	7·16	6·32	2·60	..	38·50	14·61
60—<120	..	31·25	79·13	77·16	53·82	76·81	42·96	64·19
120 and above	..	..	13·71	16·52	43·58	23·19	18·54	21·20
Total ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	2·25	2·41	8·68	47·19	19·13	3·43	16·91	100·00
Number of families (unestimated)	3	3	19	112	54	8	38	237

Family type consisting of husband, wife and children constituted about 47 per cent. of the total families and about 77 per cent. of this type of families had monthly family income of 'Rs. 60 to less than Rs. 120'.

Table 3·13 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3-13

*Percentage distribution of families by family composition (in terms of adults/children) and income*

Monthly family income class (Rs.)	Family composition (in terms of adults/children)						
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children	
	1	2	3	4	5	6	7
Below 60 ..	88.31	91.38	6.58	11.06	..	12.74	
60—<120 ..	11.69	8.62	84.48	83.07	91.89	79.95	
120 and above ..	..	..	8.94	5.87	8.11	7.31	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	4.66	4.74	9.45	14.39	10.68	15.16	
Number of families (unestimated) ..	6	6	21	31	23	35	

Monthly family income class (Rs.)	Family composition (in terms of adults/children)					All
	3 adults	3 adults and one child	3 adults and more than 1 child	Other families		
	1	8	9	10	11	12
Below 60 ..	15.83	13.64	2.53	..	14.61	
60—<120 ..	56.62	57.05	61.23	31.98	64.19	
120 and above ..	27.55	29.31	36.24	68.02	21.20	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total..	6.29	3.86	19.70	11.07	100.00	
Number of families (unestimated) ..	14	10	49	42	237	

The common types of families were 2 adults with one or more children and 3 adults with more than 1 child. Most of these families had income of 'Rs. 60 to less than Rs. 120'.

### 3.82 Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit, will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita income as the classificatory character. Some of these analyses are presented below. Table 3.14 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.14

*Percentage distribution of families by monthly per capita income and family size*

Family size	Monthly per capita income class (Rs.)									All
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
One ..	..	..	..	..	..	4.89	12.40	35.60	..	4.66
Two and three ..	..	..	23.41	15.04	19.27	52.54	70.80	64.40	100.00	34.86
Four and five ..	..	59.49	5.63	42.31	57.05	30.86	9.95	..	..	33.12
Six and seven ..	..	40.51	62.98	38.39	17.96	11.71	4.51	..	..	23.27
Above seven	100.00	..	7.98	4.26	5.72	..	2.34	..	..	4.09
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.50	2.46	11.04	19.84	26.86	19.12	14.14	5.54	0.50	100.00
Number of families (un-estimated)	1	3	23	48	68	48	35	10	1	237

It will be seen that in higher per capita income classes a comparatively large percentage of families were low size families and conversely a larger percentage of large size families were in the low per capita income classes.

Table 3·15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3·15

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number of members per family by monthly per capita income (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners	2·00	1·00	1·85	2·01	2·05	2·00	2·12	1·46	2·00	1·97
Earning dependants	..	0·21	0·17	0·14	0·24	0·28	0·14	0·09	..	0·20
Non-earning dependants	6·00	3·98	3·83	3·10	2·33	1·30	0·61	0·19	..	2·12
All members	8·00	5·19	5·85	5·25	4·62	3·58	2·87	1·74	2·00	4·29

Leaving the lowest per capita income class, the proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted only a small proportion of the total family members.

## CHAPTER 4

## FAMILY INCOME AND RECEIPTS

4.1 *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. (Income) was taken to include all receipts which do not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions ;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession ; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house; pension; cash assistance; gifts and concessions; interest and dividends; chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of share, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the data of survey in respect of each sampled family.

4.2 *Average monthly income per family and per capita*

The average monthly income per family was Rs. 98.29 and per capita was Rs. 22.88. The average monthly income per family and per capita according to different family income classes is given below.



TABLE 4.1

*Average monthly income by income classes*

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family ..	27.96	46.25	76.90	100.51	132.14	170.50	284.50	98.29
Average per capita ..	13.44	16.21	19.80	23.24	25.28	26.65	38.47	22.88
<i>Percentage of families to total</i>								
.. ..	1.46	13.15	22.79	41.40	13.43	6.31	1.46	100.00

The average monthly income per family varied from Rs. 27.96 in the lowest income class to Rs. 284.50 in the highest income class. Similarly the average per capita income showed a variation from Rs. 13.44 in the lowest income class to Rs. 38.47 in the highest income class.

*4.3 Income by category of earner*

Table 4.2 gives a break up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

*Average monthly income per family by source, category of earner and family income classes*

Category of earner and source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment ..	0.31	20.42	32.06	46.49	64.58	86.04	112.57	45.08
Self-employment ..	.. (—)	1.45	..	1.24	0.80	6.74	..	0.86
Other sources ..	0.90	1.46	1.34	3.56	..	0.52	13.64	2.22
Sub-total: by men ..	7.21	20.43	33.40	51.29	65.38	93.30	126.21	48.16
<i>Women</i>								
Paid employment ..	16.39	20.36	31.06	34.83	48.04	53.69	90.50	35.84
Self-employment ..	..	..	..	..	..	..	..	..
Other sources ..	1.28	3.44	0.23	0.07	0.37	..	..	0.60
Sub-total: by women ..	17.67	23.80	31.89	34.90	48.41	53.69	99.50	36.44
<i>Children</i>								
Paid employment ..	..	0.16	0.18	0.60	1.39	3.27	..	0.70
Self-employment ..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	0.02	..	..	..	0.01
Sub-total: by children ..	..	0.16	0.18	0.62	1.39	3.27	..	0.71
<i>Family</i>								
Paid employment ..	0.72	0.45	4.90	5.50	7.62	8.06	11.27	5.16
Self-employment ..	0.56	.. (—)	0.12	0.02 (—)	0.32	0.59	31.97	0.45
Other sources ..	1.80	1.41	6.65	8.18	9.66	11.59	15.55	7.37
Sub-total: Family ..	3.08	1.86	11.43	13.70	16.96	20.24	58.79	12.98
<i>Total</i>								
Paid employment ..	23.42	41.39	68.80	87.42	121.63	151.06	223.34	86.78
Self-employment ..	0.56 (—)	1.45 (—)	0.12	1.26	0.48	7.33	31.97	1.31
Other sources ..	3.98	6.31	8.22	11.83	10.03	12.11	29.19	10.20
Total income ..	27.96	46.25	76.90	100.51	132.14	170.50	284.50	98.29
Percentage of families to total ..	1.46	13.15	22.79	41.40	13.43	6.31	1.46	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. The contribution of women and 'family' to the family income was Rs. 36.44 and Rs. 12.98 respectively. The contribution of children to the family income was negligible.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3  
*Average monthly income per family by category of earner, source  
and per capita income classes*

Category of earner and source	Monthly per capita income class (Rs.)									
	<5 ≤10	5— ≤10	10— ≤15	15— ≤20	20— ≤25	25— ≤35	35— ≤50	50— ≤65	65 and above	All
	1	2	3	4	5	6	7	8	9	10
<b>Men</b>										
Paid employment	33.12	19.99	25.97	41.86	47.15	50.12	52.76	57.68	69.28	45.08
Self-employment (—)	40.00	0.34	2.06	0.58	0.86	1.53	..	3.22	..	0.86
Other sources	10.00	2.57	1.63	2.69	0.89	3.34	3.19	1.11	..	2.22
Sub-total: by men	3.12	22.90	29.66	45.13	48.91	54.99	55.95	62.01	69.28	48.16
<b>Women</b>										
Paid employment	23.75	14.95	34.50	33.11	38.72	34.25	45.67	23.52	52.97	35.84
Self-employment	..	..	..	..	..	..	..	..	..	..
Other sources	..	2.28	1.50	0.78	0.30	0.39	0.35	0.39	..	0.60
Sub-total: by women	23.75	17.23	36.00	33.89	39.02	34.64	46.02	23.91	52.97	36.44
<b>Children</b>										
Paid employment	..	..	0.23	0.46	0.78	1.83	0.19	..	..	0.70
Self-employment	..	..	..	..	..	..	..	..	..	..
Other sources	..	..	0.06	..	..	..	..	..	..	0.01
Sub-total: by children	..	..	0.29	0.46	0.78	1.83	0.19	..	..	0.71
<b>Family</b>										
Paid employment	7.00	0.43	4.45	4.67	5.59	5.75	6.38	2.91	6.00	5.16
Self-employment	..	0.33	0.49	0.22	0.07	1.22	3.94	..	..	0.45
Other sources	..	1.07	6.47	8.12	8.05	7.85	7.41	5.08	5.00	7.37
Sub-total: by family	7.00	1.83	11.41	13.01	13.71	12.38	17.73	7.99	11.00	12.98
<b>Total</b>										
Paid employment	63.87	35.37	65.15	80.10	92.25	91.95	105.00	84.11	128.25	86.78
Self-employment (—)	40.00	0.67	2.55	0.80	0.93	0.31	3.94	3.22	..	1.31
Other sources	10.00	5.92	9.66	11.59	9.24	11.58	10.95	6.58	5.00	10.20
Total income	33.87	41.96	77.36	92.49	102.42	103.84	119.89	93.91	133.25	98.29

The average monthly income per family increased with an increase in the per capita income (from Rs. 33·87 in the lowest per capita income class to Rs. 133·25 in the highest per capita income class), except in the per capita income class 'Rs. 50 to less than Rs. 65' where it decreased from the preceding per capita income class.

#### 4·4 *Income and other receipts by components*

Table 4·4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4·4  
*Average monthly receipts by components and family income classes*

Type of receipts	Monthly family income class (Rs.)								All
	<30	30 -- <60	60 -- <90	90 -- <120	120 -- <150	150 -- <210	210 and above		
1	2	3	4	5	6	7	8		9
<i>Paid employment</i>									
Basic wages and allowances	17·30	36·79	61·62	73·91	91·06	121·22	162·64		72·10
Bonus and commission ..	3·48	0·14	0·69	2·07	5·23	9·19	8·42		2·49
Concession .. .. .	2·64	4·02	5·06	6·15	15·54	16·85	37·78		7·97
Rest .. .. .	..	0·44	1·43	5·29	8·90	3·80	14·50		4·22
Sub-total: paid employment	23·42	41·39	68·80	87·42	121·63	151·06	223·34		86·78
<i>Self-employment</i>									
Agriculture .. .. .	0·56	..	..	0·12	0·09	..	20·37		0·37
Animal husbandry ..	..	(—)1·45	(—)0·12	0·41	0·39	4·50	11·60		0·46
Trade .. .. .	..	..	..	0·15	..	..	..		0·06
Rest .. .. .	..	..	..	0·58	..	2·83	..		0·12
Sub-total: self-employment	0·56 (—)1·45	(—)0·12	1·26	0·48	7·33	31·97	1·31		
<i>Other income</i>									
Rent .. .. .	..	..	..	0·12	..	..	..		0·05
Rest .. .. .	3·98	6·31	8·22	11·71	10·03	12·11	29·19		10·15
Sub-total: other income ..	3·98	6·31	8·22	11·83	10·03	12·11	29·19		10·20
Total income .. .. .	27·96	46·25	76·90	100·51	132·14	170·50	284·50		98·29
<i>Other receipts</i>									
Sale of assets other than shares, etc. .. .. .	..	1·70	0·92	0·36	1·08	8·13	..		1·24
Credit purchase .. .. .	0·72	17·15	10·25	18·62	21·26	15·92	9·96		16·31
Loan taken .. .. .	5·76	27·72	30·67	18·43	38·82	21·65	16·20		25·16
Rest .. .. .	..	2·48	7·07	6·42	3·78	6·46	18·71		5·78
Sub-total: other receipts ..	6·48	49·05	48·91	43·83	64·94	52·16	44·87		48·49
Total receipts .. .. .	34·44	95·30	125·81	144·34	197·08	222·66	329·37		146·78
Percentage of families to total .. .. .	1·46	13·15	22·79	41·40	13·43	6·31	1·46		100·00

A major portion (about 73 per cent.) of the family income was derived from basic wages and allowances. The contribution to the average monthly income by concessions was about 8 per cent.

Bonus and commission accounted for Rs. 2.49 or about 3 per cent. of the income. The average monthly income from overtime earnings, etc., was Rs. 4.22 or 4 per cent. respectively of the income.

Income from self-employment and other income were comparatively low.

'Other receipts' obtained through decreasing assets or increasing liabilities comprised receipts from sale of assets, shares and securities, withdrawal of savings, credit purchases and loans taken, etc. These capital receipts amounted to Rs. 48·49 or 49 per cent. of the income taking all the families together.

#### 4.5 Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

*Average monthly income and other receipts by components and family size*

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Above Seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances ..	37.55	59.88	60.69	72.24	78.61	80.38	87.50	123.96	72.10
Bonus and commission ..	0.86	2.80	2.05	2.82	1.92	2.39	2.59	2.20	2.49
Overtime earnings ..	..	..	0.22	..	..	0.18	0.29	..	0.10
Other earnings ..	2.15	3.95	4.84	3.19	5.60	4.80	1.15	3.42	4.12
Concession ..	2.36	7.91	8.89	5.33	6.59	8.58	11.92	16.38	7.97
Total ..	42.92	71.54	77.59	83.58	92.72	96.13	103.45	145.96	86.78
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	..	..	..	..	..	..	..	..
Agriculture ..	..	..	..	0.38	..	..	..	7.58	0.37
Animal husbandry ..	..	..	(--)	0.12	(--)	1.28	1.78	6.46	(--)
Trade ..	..	..	..	0.31	0.06	..	..	..	0.06
Profession ..	..	..	0.79	1.25	..	..	..	..	0.38
Others ..	..	..	..	..	0.23	..	..	..	0.04
Total ..	..	..	0.75	1.82	(--)	0.99	1.78	6.46	6.85

TABLE 1.5- *contd.*

1	2	3	4	5	6	7	8	9	10
<i>Other income</i>									
Net rent from land ..	..	..	..	..	..	..	..	..	..
Net rent from house ..	..	..	..	0.31	..	..	..	..	0.05
Net rent—others ..	..	..	..	..	..	..	..	..	..
Pension ..	..	..	..	..	..	..	..	..	..
Cash assistance ..	..	0.25	0.44	0.38	0.87	0.25	0.29	1.17	0.46
Gifts, concession ..	2.79	6.67	8.54	9.59	9.79	12.63	10.49	11.74	9.36
Interest and dividends ..	..	..	..	1.75	..	..	..	1.22	0.33
Chance games and lotteries ..	..	..	..	..	..	..	..	..	..
Total ..	2.79	6.92	8.98	12.03	10.66	12.88	10.78	14.43	10.20
Total income ..	45.71	81.46	87.32	97.43	102.39	110.79	120.69	167.24	98.29
<i>Other gross receipts</i>									
Sale of shares and securities ..	..	..	..	..	..	..	..	..	..
Withdrawal of savings ..	7.30	5.19	2.38	0.56	4.02	7.11	15.80	4.40	4.73
Sale of other assets ..	..	..	1.15	..	3.90	..	2.01	4.16	1.24
Credit purchase ..	7.08	6.76	12.76	16.60	18.71	22.81	19.83	31.78	16.31
Loan taken ..	12.87	10.13	22.18	31.83	22.96	30.78	32.33	48.90	25.16
Rent ..	..	2.14	0.57	1.82	0.17	2.08	..	..	1.05
Total ..	27.25	24.22	39.01	50.81	49.76	62.78	69.97	89.24	48.49
Total receipts ..	72.96	105.68	126.33	148.24	152.15	173.57	190.66	256.48	146.78

The average income per family increased from Rs. 45.71 in case of single-member families to Rs. 167.24 in case of families having more than 7 members.

Income from paid employment constituted about 88 per cent. of the income. Basic wages and allowances were by far the most important components income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in different size-classes.

Income from self-employment was relatively high in case of large sized families of 7 or more members. Income from 'other sources' e.g., rent, cash assistance, etc., fluctuated in different size-classes.

#### 4.6 Income and other receipts by family composition

##### 4.61 In terms of relationship with the main earner

The composition of family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

*Average monthly receipts by family composition in terms of relationship with the main earner*

(In Rupees)

Item	Family composition (in terms of relationship with main earner)							
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Income	49.91	45.28	93.97	100.98	119.12	95.65	84.64	98.29
Other receipts	25.47	31.73	29.75	46.08	79.77	29.02	39.04	48.49
Total ..	75.38	77.01	123.72	147.06	198.89	124.67	123.68	146.78
Percentage of families to total	2.25	2.41	8.68	47.19	19.13	3.43	16.91	100.00

The average monthly receipts per family amounted to Rs. 146.78. The major portion (Rs. 98.29) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 48.49 was derived from other receipts comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

The proportion of 'other receipts' i.e., in the nature of diminution of assets or increase in liabilities to the income was comparatively high in the case of families consisting of husband or wife; husband, wife,

children and other members; and unmarried earner being about 70 per cent., 67 per cent. and 51 per cent. respectively.

4.62 *In terms of the number of adults and children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

*Average monthly income and other receipts by composition in terms of adults/children*

(In Rupees)

Item	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Income ..	49.85	45.26	90.86	90.18	94.94	89.93
Other receipts ..	27.88	17.16	28.34	34.53	34.80	45.80
Total ..	77.73	62.72	119.20	124.71	129.74	135.73
Percentage of families to total	4.66	4.74	9.45	11.39	10.68	15.16

(In Rupees)

Item	Family composition (in terms of adults/children)				
	8	9	10	11	12
1	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	8	9	10	11	12
Income ..	95.86	96.33	113.14	148.55	98.29
Other receipts ..	52.94	93.21	74.90	57.64	48.49
Total ..	148.80	189.54	188.04	206.19	146.78
Percentage of families to total	6.29	3.86	19.70	11.07	100.00



The proportion of 'other receipts' to the income was comparatively high in case of families consisting of 3 adults and 1 child, 3 adults and more than 1 child, 1 adult, 3 adults, and 2 adults and more than 2 children, being about 97 per cent., 66 per cent., 56 per cent., 55 per cent. and 51 per cent respectively. Similar trend could be observed in the proportion of (other receipts) to total receipts.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1 *Concepts and definitions*

##### 5.1.1 *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:—

##### *Expenditure on current living*

- (i) Food and beverages ;
- (ii) Tobacco and intoxicants ;
- (iii) Fuel and light ;
- (iv) Housing, household requisites and services<sup>1</sup>;
- (v) Clothing, bedding, footwear and headwear ;
- (vi) Miscellaneous which comprised :
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and Communication,
  - (f) Subscription, and
  - (g) Personal effects and other miscellaneous expenses<sup>2</sup>;
- (vii) Taxes, interest and litigation ; and
- (viii) Remittances to dependants.

##### *Capital outlays*

- (i) Savings and investment ; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the terms expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and the barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

### 5.12 *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ( $f/f+e$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra person (e), the Investigators were instructed to record the

consumption of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipt and expenditure sides of the family and when that on paying guests or or servants was negligible it was not counted under 'e'.

### 5.13 *Consumption co-efficient*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male=1.0

Adult female=0.9

Child (below 15 years)=0.6

### 5.2 *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers are presented in Appendix II separately for single-member families and all families. Taking all families, the average monthly income of the family came to Rs. 98.29 and the average consumption expenditure worked out to Rs. 129.30, resulting in a deficit of Rs. 31.01. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 32.96. The analysis will first be made in terms of consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays will be discussed separately.

### 5.21 Consumption expenditure

Of the average consumption expenditure of Rs. 129.30 per family per month, an expenditure of Rs. 71.59 or 55 per cent. was incurred on food, Rs. 5.03 or 4 per cent. on tobacco, pan, supari and intoxicants, Rs. 10.43 or 8 per cent. on fuel and lighting, Rs. 8.35 or 6 per cent. on housing, water charges and household appliances, etc., Rs. 16.45 or 13 per cent. on clothing, bedding, headwear, foot wear, etc., and Rs. 17.45 or 13 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 20.81 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income classes shows that the figures fluctuated within narrow limits, except in the lowest income class.

TABLE 5.1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30 ..	2.08	1.84	14.75	8.02
30—<60 ..	2.85	2.25	45.21	20.09
60—<90 ..	3.88	3.14	60.49	19.26
90—<120 ..	4.33	3.44	73.29	21.31
120—<150 ..	5.22	4.15	91.40	22.02
150—<210 ..	6.40	5.28	107.42	20.34
210 and above	7.40	6.06	155.70	25.69
All ..	4.29	3.44	71.59	20.81

### 5.22 *Non-consumption outgo and capital outlays*

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 15.60 or about 12 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 4.35 was incurred towards repayment of debts, Rs. 9.30 on savings and investments, Rs. 1.17 on remittances to dependants, and Rs. 0.78 on taxes, interest and litigation. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The more important items under savings and investments were provident fund (Rs. 4.30) and ornaments—gold (Rs. 1.13). Of the above items, expenditure towards provident fund contribution was reported by about 93 per cent. of the families surveyed. The amount remitted to dependants was Rs. 1.17.

### 5.23 *The budget of single-member families*

Single-member families constituted about 5 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the plantation area leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 45.71 and the average monthly consumption expenditure Rs. 57.65 resulting in a deficit of Rs. 11.94. When items such as remittances to dependants, taxes and interest on loans, which form a part of current living expenditure, were included, the deficit increased to Rs. 18.67 which was markedly less than the average deficit of Rs. 32.96 in case of all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups and sub-groups of items, between single-member families and multi-member families.

TABLE 5.2

*Percentage expenditure on groups/sub-groups of items*

Groups and sub-groups of items	Type of Family		
	Single-member families	Multi-member families	All
1	2	3	4
Food .. .. .	50.39	55.47	55.37
Pan, supari, tobacco and alcoholic beverages ..	2.74	3.92	3.89
Fuel and light .. .. .	6.33	8.10	8.07
Rent for house and water charges .. .. .	4.04	4.48	4.47
House repairs and upkeep household appliances and utilities, furniture and furnishings and household services .. .. .	7.72	1.87	1.99
Clothing, bedding, footwear, headwear and miscellaneous .. .. .	7.98	12.82	12.72
Personal care .. .. .	3.76	2.58	2.60
Education and reading .. .. .	..	0.63	0.62
Recreation and amusement .. .. .	0.01	0.95	0.94
Medical care .. .. .	..	1.09	1.07
Other consumption expenditure .. .. .	16.43	8.09	8.26
Total ..	100.00	100.00	100.00

Workers living singly spent proportionately less on food, pan, supari, tobacco and alcoholic beverages, fuel and light, rent for house and water charges, clothing, bedding, footwear, headwear and miscellaneous, recreation and amusement, education and reading, medical care and more on house repairs, household appliances and utilities, furniture and furnishings and household services, personal care and other consumption expenditure which consisted of transport and communications, subscription, gifts and charities, ceremonies, etc. Judged from the restricted angle of the proportionate expenditure on food, single workers had a higher level of living than the families. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 20.70 per month

in the case of multi-member families and Rs. 29.95 in case of single-member families. Taking important sub-groups under food, the average expenditure on cereals, pulses and prepared meals per adult consumption unit was Rs. 20.08 in case of single-member families and Rs. 13.62 in respect of multi-member families. The average expenditure on non-food items was also markedly high in case of single men. Thus, single men spent, on an average, Rs. 4.74, Rs. 2.24, Rs. 2.40 and Re. 0.36 on clothing, bedding, footwear, headwear, etc., personal care, rent for housing and water charges and recreation and amusement as against the average expenditure per adult consumption unit of Rs. 4.78, Re. 0.96, Rs. 1.67 and Re. 0.35 respectively in the case of multi-member families.

### 5.3 Levels of expenditure by income and by family type

The overall average monthly expenditure was Rs. 131.25 per family, Rs. 30.56 per capita and Rs. 38.19 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3

#### *Average monthly expenditure by income classes*

Item	Monthly family income class (Rs.)							
	<30	30-- <60	60-- <90	90-- <120	120-- <150	150-- <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family ..	32.43	88.21	112.27	130.55	172.64	194.48	280.94	131.25
Average per capita ..	15.59	30.91	28.90	30.19	33.03	30.40	37.99	30.56
Average per adult consumption unit ..	17.66	39.28	35.81	38.00	41.61	36.85	46.39	38.19
Percentage of families to total .. ..	1.46	13.15	22.79	41.40	13.43	6.31	1.46	100.00



The average monthly expenditure per family increased from Rs. 32·43 in the lowest income class to Rs. 280·94 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average expenditure, per capita and per adult consumption unit there were only small variations from the overall average in the different income classes within the monthly income range of Rs. 30 to less than Rs. 210. It will be seen that, ignoring the income classes (Rs. 150 to less than Rs. 210) and Rs. 210 and above, the expenditure was more than income in all the income classes. The difference is met from 'other receipts', namely increase in liabilities and diminution of assets. This has been discussed in detail in Chapter 7.

Table 5·4 shows how families with different compositions (in terms of relationship with the main earner) were distributed in the three expenditure classes. Table 5·5 shows similar distribution of families in terms of adult/child composition. Both the tables show that, generally, with increasing number of members in the family larger percentage of families came in higher expenditure classes.

TABLE 5·4

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with the main earner)							All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	
1	2	3	4	5	6	7	8	9
Below 60	63·61	34·38	4·02	4·12	..	..	21·27	8·19
60— < 120	36·39	54·39	64·28	45·89	21·36	45·87	40·26	41·88
120 and above	..	11·23	31·70	49·99	78·64	54·13	38·47	49·93
Total ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	2·25	2·41	8·68	47·19	19·13	3·43	16·91	100·00

TABLE 5.5

*Percentage distribution of families by family composition (in terms of adults and children) and expenditure*

Monthly family expenditure class (Rs.)	Family composition in terms of adults/children					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Below 60 ..	50.71	63.41	3.70	4.85	..	6.17
60—<120 ..	49.29	36.59	67.60	51.29	69.48	45.46
120 and above ..	..	..	28.70	43.86	30.52	48.37
Total ..	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families ..	4.66	4.74	9.45	14.39	10.68	15.16

Monthly family expenditure class (Rs.)	Family composition in terms of adults/children				
	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	8	9	10	11	12
Below 60 ..	4.96	13.64	..	..	8.19
60—<120 ..	37.58	8.58	29.51	11.31	41.88
120 and above ..	57.46	77.78	70.49	88.69	49.93
Total ..	100.00	100.00	100.00	100.00	100.00
Percentage of families ..	6.29	3.86	19.70	11.07	100.00

#### 5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure was influenced by the level of income. At the end of the table, figures are also

given on non-consumption outgo and capital outlays covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to the consumption expenditure.

TABLE 5-6

*Average monthly expenditure on sub-groups and groups of items by family income classes*

Sub-groups and groups of items	Monthly family income class (Rs.)							Total
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products ..	4.97	22.21	33.18	39.73	49.71	58.13	74.72	38.44
Pulses and products ..	0.78	2.79	4.00	4.62	6.20	6.60	9.80	4.60
Oil seeds, oils and fats ..	0.69	1.40	1.88	2.53	3.42	4.28	5.18	2.47
Meat, fish and egg ..	1.44	3.39	4.55	5.92	8.13	8.52	11.48	5.74
Milk and products ..	2.37	2.41	2.11	2.97	4.33	6.12	17.04	3.28
Vegetable and products ..	0.91	1.58	2.42	3.00	3.43	3.94	6.33	2.82
Fruits and products ..	0.16	1.05	1.43	1.59	1.86	2.29	3.38	1.57
Condiments, spices, sugar, etc. ..	2.28	5.05	7.11	8.02	9.67	10.47	15.73	7.81
Non-alcoholic beverages ..	0.18	0.54	0.61	0.81	0.91	1.32	2.33	0.78
Prepared meals and refreshments ..	0.97	4.79	3.20	4.10	3.74	5.75	9.71	4.08
Sub-total: Food ..	14.75	45.21	60.49	73.29	91.40	107.42	155.70	71.59
<i>Non-food</i>								
Pan, supari ..	1.84	1.71	2.10	2.44	3.15	3.18	5.20	2.45
Tobacco and products ..	0.80	1.02	1.76	2.31	2.47	2.81	3.93	2.07
Alcoholic beverage, etc. ..	..	0.76	0.24	0.45	1.23	0.06	..	0.51
Fuel and light ..	4.14	7.07	9.40	10.85	11.83	14.51	20.16	10.43
House rent, water charges, repairs, etc. ..	2.64	4.02	5.10	6.03	7.37	7.30	11.27	5.84
Furniture and furnishings ..	..	2.83	..	0.43	0.35	0.03	..	0.60
Household appliances, etc. ..	..	6.47	1.25	0.86	1.84	1.11	5.97	1.91
Household services ..	..	..	..	..	..	..	..	..
Clothing, bedding and headwear ..	..	6.10	8.30	12.06	24.57	10.89	42.38	12.85
Footwear ..	..	..	..	0.46	0.73	0.22	3.23	0.35
Miscellaneous (laundry, etc.) ..	0.50	2.24	2.54	3.55	3.91	4.64	5.62	3.25
Medical care ..	..	0.12	0.73	1.00	1.99	8.23	..	1.38
Personal care ..	1.08	2.27	2.95	3.46	4.06	4.79	6.68	3.37
Education and reading ..	..	0.08	0.27	1.11	1.12	1.23	3.42	0.80
Recreation and amusement ..	..	0.50	0.44	2.18	0.64	0.65	1.99	1.22
Transport and communication ..	1.88	2.41	3.18	3.27	4.31	8.15	7.26	3.62
Subscription, etc. ..	4.80	3.08	10.07	4.57	5.38	7.72	3.15	5.91
Personal effects and misc. expense ..	..	0.53	0.21	0.96	3.90	1.47	0.73	1.15
Sub-total: Non-food ..	17.68	41.21	48.54	55.99	78.85	85.99	121.08	57.71
Total consumption ..	32.43	86.42	109.03	129.28	170.25	193.41	276.78	129.30

TABLE 5.6.—*contd.*

	1	2	3	4	5	6	7	8	9
<i>Non-consumption expenditure</i>									
Taxes, interest and litigation .. ..		0.65	1.28	0.36	1.29	1.07	0.64	0.78	
Remittance to dependants .. ..		1.14	1.96	0.91	1.10	..	3.52	1.17	
Savings and investment .. ..	1.44	3.48	8.73	9.09	12.03	18.46	19.77	9.30	
Debts repaid .. ..	..	1.91	3.23	3.81	8.29	4.52	25.53	4.35	
Total : Non-consumption expenditure .. ..	1.44	7.18	15.20	14.20	22.71	24.05	49.46	15.60	
Total disbursement .. ..	33.87	93.60	124.23	143.48	192.96	217.46	326.24	144.90	

The average monthly consumption expenditure per family was Rs. 129.30. Expenditure on food worked out to Rs. 71.59 or about 55 per cent. of the consumption expenditure. There were small variations in the proportion of expenditure on food to consumption expenditure in different income classes (excepting the lowest income class) from the overall proportion of expenditure on food. Taking individual sub-groups under the food group, the expenditure as percentage of the consumption expenditure on cereals and products increased with the increase in income upto the income class 'Rs. 90 to less than Rs. 120' and on Oil seeds, Oils and fats increased with the increase in income, except in the first and last income classes. The percentage expenditure on pulses and products, meat, fish and eggs, milk and products, fruits and products, vegetable and products and condiments and spices did not show any clear cut trend. In case of prepared meals and refreshments the percentage expenditure was the highest in the income class 'Rs. 30 to less than Rs. 60'.

The non-food group accounted for about 45 per cent. of the consumption expenditure. Of this, the expenditure on the more important necessities, *viz.*, fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed about 23 per cent. The percentage expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, footwear, recreation and amusement, transport and communication, subscriptions, personal effects and miscellaneous expenses accounted for about 11 per cent. of the consumption expenditure. As regards relationship with income, these items did not reveal any clear cut trend.

#### 5.5 Expenditure per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5-7

*Average monthly expenditure and disbursements by groups and sub-groups and per capita income classes.*

Sub-groups and groups of items	Monthly per capita income class (Rs.)				
	<5	5- <10	10- <15	15- <20	20- <25
1	2	3	4	5	6
<i>Food</i>					
Cereals and products .. .. .	55.78	27.35	10.15	13.36	12.66
Pulses and products .. .. .	5.75	3.45	4.38	4.42	5.42
Oil seeds, oils and fats .. .. .	2.50	1.28	2.05	2.60	2.52
Meat, fish and egg .. .. .	12.25	4.05	4.36	6.16	6.11
Milk and products .. .. .	13.91	1.96	1.66	2.67	3.19
Vegetable and products .. .. .	4.29	1.75	2.23	2.75	2.93
Fruits and products .. .. .	2.00	0.61	1.19	1.70	1.54
Condiments, spices, sugar, etc. .. .. .	11.71	4.24	6.96	8.19	8.19
Non-alcoholic beverages .. .. .	2.87	0.20	0.57	0.60	0.77
Prepared meals and refreshments .. .. .	5.00	0.72	1.84	1.03	3.73
Sub-total: food .. .. .	116.06	45.61	65.39	76.48	77.06
<i>Non-food</i>					
Pan. supari .. .. .	3.00	3.08	1.96	2.51	2.44
Tobacco and products .. .. .	3.94	0.63	1.75	2.07	2.26
Alcoholic beverages, etc. .. .. .	20.00	..	0.27	0.66	0.49
Fuel and light .. .. .	12.69	6.52	10.32	11.46	10.89
House rent, water charges, repairs, etc. .. .. .	7.00	4.41	4.78	5.98	5.66
Furniture and furnishings .. .. .	42.00	..	..	0.10	0.03
Household appliances, etc. .. .. .	35.00	..	1.61	3.19	1.14
Household services .. .. .	..	..	..	..	..
Clothing, bedding and headwear .. .. .	63.63	0.91	7.34	13.99	10.16
Footwear .. .. .	..	..	0.31	0.46	..
Miscellaneous (laundry, etc.) .. .. .	8.50	1.41	2.21	3.86	2.97
Medical care .. .. .	..	..	1.35	1.14	1.08
Personal care .. .. .	6.25	2.08	2.79	3.68	3.54
Education and reading .. .. .	..	..	0.28	0.76	0.88
Recreation and amusement .. .. .	1.80	0.49	5.78	0.65	0.61
Transport and communication .. .. .	0.56	0.19	2.12	4.21	3.15
Subscription, etc. .. .. .	2.00	0.41	19.02	5.13	3.42
Personal effects and miscellaneous expenses .. .. .	..	2.85	0.01	3.71	0.42
Sub-total: non-food .. .. .	206.37	22.98	61.96	63.56	49.14
Total consumption expenditure .. .. .	322.43	68.59	127.35	140.04	126.20
<i>Non-consumption expenditure</i>					
Taxes, interest and litigation .. .. .	14.00	..	0.89	0.68	1.03
Remittances to dependants .. .. .	..	..	..	0.08	0.57
Savings and investments .. .. .	4.00	1.98	3.40	10.82	12.15
Debts repaid .. .. .	11.00	3.55	6.00	2.95	2.87
Total non-consumption expenditure .. .. .	29.00	5.53	10.29	15.13	16.62
Total disbursement .. .. .	351.43	74.12	137.64	155.17	142.82

TABLE 5.7—*contd.*

Sub-groups and groups of items	Monthly per capita income class (Rs.)				
	25 <35	35 <50	50 <65	65 and above	All
1	7	8	9	10	11
<i>Food</i>					
Cereals and products .. .. .	36.01	35.04	18.67	24.00	38.14
Pulses and products .. .. .	4.25	4.78	2.91	2.75	4.60
Oil seeds, oils and fats .. .. .	2.61	2.74	2.02	2.50	2.47
Meat, fish and egg .. .. .	5.91	5.96	4.50	4.75	5.74
Milk and products .. .. .	3.55	5.37	2.32	5.00	3.28
Vegetable and products .. .. .	2.96	3.14	2.68	2.88	2.82
Fruits and products .. .. .	1.77	1.74	1.13	2.13	1.57
Condiments, spices, sugar, etc. ..	7.94	7.91	7.24	6.48	7.81
Non-alcoholic beverages .. .. .	0.96	0.98	0.97	0.31	0.78
Prepared meals and refreshments ..	4.29	5.82	6.62	3.94	4.08
Sub-total : food .. .. .	70.25	73.48	49.09	54.74	71.59
<i>Non-food</i>					
Pan, supari .. .. .	2.47	2.83	1.75	2.04	2.45
Tobacco and products .. .. .	1.97	2.24	2.27	0.75	2.07
Alcoholic beverages, etc. .. .. .	0.13	0.55	0.32	..	0.51
Fuel and light .. .. .	10.25	10.01	8.28	5.88	10.43
House rent, water charges, repairs, etc.	6.31	6.45	5.69	6.00	5.84
Furniture and furnishings .. .. .	0.89	1.05	..	8.50	0.60
Household appliances, etc. .. .. .	1.31	2.07	0.11	10.50	1.91
Household services .. .. .	..	..	..	..	..
Clothing, beddings and headwear ..	17.47	15.57	7.76	48.00	12.85
Footwear .. .. .	0.23	0.86	0.96	..	0.35
Miscellaneous (laundry, etc.) .. ..	3.69	3.64	2.44	2.50	3.25
Medical care .. .. .	0.74	0.46	9.21	..	1.38
Personal care .. .. .	3.37	3.44	2.83	1.41	3.37
Education and reading .. .. .	1.75	0.40	..	..	0.80
Recreation and amusement .. .. .	0.46	1.03	0.46	2.00	1.22
Transport and communication .. ..	4.45	5.36	1.55	0.35	3.62
Subscription, etc. .. .. .	3.50	6.96	3.72	0.50	5.91
Personal effects and miscellaneous expenses	0.60	0.40	0.93	..	1.15
Sub-total : non-food .. .. .	59.59	63.32	48.28	88.43	57.71
Total consumption expenditure .. ..	129.84	136.80	97.37	143.17	129.30
<i>Non-consumption expenditure</i>					
Taxes, interest and litigation .. ..	0.48	0.73	..	0.94	0.78
Remittances to dependants .. .. .	1.71	2.59	3.45	..	1.47
Savings and investments .. .. .	8.56	8.69	9.28	11.53	9.30
Debts repaid .. .. .	4.28	6.50	8.10	..	4.35
Total non-consumption expenditure ..	15.03	18.51	20.83	12.47	15.60
Total disbursement .. .. .	144.87	155.31	118.20	155.64	144.90

The percentage expenditure on food to the consumption expenditure was the highest (more than 65 per cent.) in the per capita income class 'Rs. 5 to less than Rs. 10.' In others it varied from 36 per cent. in the lowest per capita income class to 61 per cent. in the per capita income class 'Rs. 20 to less than Rs. 25'. Under the non-food group, the percentage expenditure on alcoholic beverages, furniture and furnishings, household services, education and reading, and recreation and amusement was negligible.

### 5.6 *Food expenditure*

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel Curve after Earnest Engel. The main results derived by Engel from his studies are set out below:

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size-class by the percentage expenditure on food.

#### 5.61 *Analysis by per capita income classes*

Expenditure on food depends on other factors besides income and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

Percent- age expen- diture on food to total ex- penditure	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <75	65 and above	All
	1	2	3	4	5	6	7	8	9	10
Below 15	100.00	..	18.22	15.49	5.55	26.00	28.17	31.37	100.00	18.28
45—<50	..	38.05	6.33	8.59	1.85	16.29	7.51	8.95	..	8.50
50—<55	..	..	2.47	15.31	15.05	10.24	12.20	26.28	..	12.49
55—<60	..	21.44	4.88	14.78	16.25	9.45	15.52	..	..	12.37
60—<65	..	..	30.18	19.85	23.39	18.45	17.03	14.74	..	20.30
65—<70	..	..	9.20	9.71	21.53	8.63	17.64	18.66	..	13.92
70 and above	..	49.51	28.72	16.27	16.35	10.91	1.93	..	..	14.14
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that leaving the lowest per capita income class, percentage of families having significantly lower percentage expenditure on food was generally high in higher per capita income classes. Conversely, the percentage of families having appreciably higher percentage expenditure on food was generally low in higher per capita income classes.

#### 5.62 Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large-sized families contained comparatively more earning members and so had generally a higher family income. This, however, was only a rough relationship and hence percentage distribution of families with a certain percentage expenditure on food by size would be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size-class by percentage expenditure on food to total expenditure.



TABLE 5.9

*Percentage distribution of families in each family size-class by percentage expenditure on food*

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family size						All
		1	2 and 3	4 and 5	6 and 7	above 7		
1	2	3	4	5	6	7		8
Below 45	..	40	69.36	18.65	13.06	13.36	27.12	18.28
45—<50	..	20	..	10.67	6.84	10.81	..	8.50
50—<55	..	33	13.11	8.08	16.37	10.24	30.88	12.40
55—<60	..	30	..	14.09	12.28	13.40	6.58	12.37
60—<65	..	46	17.53	24.53	20.26	16.84	7.47	20.30
65—<70	..	30	..	16.91	15.06	12.18	..	13.92
70 and above	..	38	..	7.07	15.53	23.17	27.95	14.14
Total	..	237	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families	X	4.66	34.86	33.12	23.27	4.09		100.00
Number of families (unestimated)	X	6	72	80	62	17		237

About 69 per cent. of the single-member families spent less than 45 per cent. of the consumption expenditure on food, and no such family spent 65 per cent. or more on food. As against this, about 13 per cent. and 27 per cent. of the families comprising 6 and 7 members and more than 7 members respectively spent less than 45 per cent. on food and similarly about 35 per cent. and 28 per cent. of the corresponding families spent 65 per cent. or more on food.

#### *5.7 Proportion of families reporting expenditure on selected sub-groups*

The percentage on families incurring expenditure on some of the selected sub-groups of items of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of families are given in table 5.10.

TABLE 5-10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Item	Family size							Reporting families (unestimated)
	One	Two or Three	Four or five	Six or seven	Above seven	All		
1	2	3	4	5	6	7		8
Prepared meals and refreshments ..	79.93	96.55	97.94	85.86	100.00	93.89		226
Non-alcoholic beverages ..	70.79	84.72	64.12	75.49	77.76	74.82		(181)
Pan, supari ..	51.83	93.94	90.91	100.00	94.28	92.40		181
Tobacco and tobacco products ..	69.36	88.04	93.02	92.04	88.21	89.75		(226)
Alcoholic beverages ..	..	5.85	3.41	11.86	12.17	6.42		222
Furniture and Furnishings ..	17.53	6.44	4.23	9.60	12.17	5.10		18
Household services ..	..	..	..	..	..	..		9
Medical care ..	..	13.57	8.08	17.29	..	11.43		..
Personal care ..	100.00	100.00	100.00	100.00	100.00	100.00		27
Education and reading ..	..	14.27	34.86	31.43	19.64	24.64		237
Recreation and amusement ..	17.53	52.62	55.95	61.84	52.83	54.24		59
Transport and communication ..	62.40	66.78	81.78	56.71	73.21	69.46		127
Remittance to dependants ..	29.21	13.23	7.44	3.81	..	9.33		168
Savings and investments ..	100.00	89.89	96.59	98.74	100.00	95.06		22
Debts repaid ..	..	21.20	17.77	33.59	47.04	23.01		222
								57

Nearly 94 per cent. of the families incurred expenditure on prepared meals and refreshments. About 75 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. The percentage of families who were addicted to tobacco and tobacco products and pan, supari was about 90 and 92 respectively. Only about 6 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings and particularly household services did not seem to be much popular objects of expenditure.

Expenditure on medical care was reported by about 11 per cent. of the families and on personal care by almost all families. The percentage of families reporting expenditure on education and reading was about 25. About 54 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communications was somewhat common and about 69 per cent. of the families reported expenditure on this sub-group.

Most of the families (about 95 per cent.) were either saving or investing some amount. On the other hand, expenditure on account of remittances to dependants was reported by only about 9 per cent. of all families. Families consisting of above seven members did not report any expenditure on this item. About 23 per cent. of the families were making repayments of debts. Single-member families did not report any expenditure on this item.

## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1 Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

*Average quantity consumed per family by items*

Item	Standard unit (quantity)	Number of families reporting (unestimated)*	Average quantity consumed per family
1	2	3	4
<b>FOOD, BEVERAGES, ETC.</b>			
<i>Cereals and products</i>			
Rice .. .. .	kg.	234	51.15
Wheat .. .. .	"	6	0.35
Wheat atta .. .. .	"	1	0.01
Jowar .. .. .	"	51	4.01
Jowar atta .. .. .	"	1	0.09
Bajra .. .. .	"	5	0.35
Ragi .. .. .	"	96	8.06
Gram atta .. .. .	"	2	..
Small millets .. .. .	"	1	0.06
Small millets atta .. .. .	"	1	0.01
Chira, muri, kholi, lawa .. .. .	"	3	0.43
Maida .. .. .	"	3	0.02
Suji, rawa .. .. .	"	2	0.01
Sewai .. .. .	"	2	0.03
Bread .. .. .	"	12	0.09

\*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6·1—*contd.*

1	2	3	4
Cake and pastry .. .. .	kg.	67	0·22
Biscuit .. .. .	"	35	0·07
<i>Pulses and products</i>			
Arhar .. .. .	"	230	3·98
Gram .. .. .	"	68	0·35
Moong .. .. .	"	35	0·21
Masur .. .. .	"	1	..
Urd .. .. .	"	128	0·49
Other pulses .. .. .	"	9	0·07
Pulse products .. .. .	"	4	0·10
<i>Oil seeds, oils and fats</i>			
Coconut oil .. .. .	"	84	0·31
Gingelly oil .. .. .	"	21	0·07
Groundnut oil .. .. .	"	159	0·60
Vanaspati .. .. .	"	1	..
Oil seeds .. .. .	"	5	0·03
<i>Meat, fish and eggs</i>			
Goat meat .. .. .	"	197	1·27
Beef .. .. .	"	45	0·53
Pork .. .. .	"	23	0·26
Buffalo meat .. .. .	"	2	..
Poultry .. .. .	no.	3	0·01
Birds meat .. .. .	kg.	5	0·02
Fresh fish .. .. .	"	78	0·38
Dry fish .. .. .	"	103	0·34
Preserved fish .. .. .	"	1	..
Egg-hen .. .. .	no.	2	0·09
Egg-duck .. .. .	"	2	0·18
<i>Milk and products</i>			
Milk—cow .. .. .	l.	145	3·89
Milk—buffalo .. .. .	"	2	0·04
Curd .. .. .	kg.	1	..
Lassi .. .. .	"	4	0·08
Cheo—cow .. .. .	"	4	0·01
Powdered milk .. .. .	"	1	..

TABLE 6·1—*contd.*

1	2	3	4
<i>Condiments and spices</i>			
Salt .. .. .	kg.	234	3·52
Turmeric .. .. .	g.	235	182·42
Chilly—green .. .. .	..	178	580·97
Chilly—dry .. .. .	..	235	449·76
Tamarind .. .. .	..	233	902·66
Onion .. .. .	kg.	234	2·54
Garlic .. .. .	g.	217	143·46
Coriander .. .. .	..	235	497·93
Ginger .. .. .	..	101	76·05
Pepper .. .. .	..	208	41·06
Methi .. .. .	..	147	113·02
Mustard .. .. .	..	229	173·21
Jira .. .. .	..	232	55·87
Mixed spices .. .. .	..	88	16·10
Other spices, etc. .. .. .	..	22	3·73
<i>Vegetables and products</i>			
Potato .. .. .	kg.	183	1·83
Muli, turnip, radish .. .. .	..	20	0·06
Carrot, beet .. .. .	..	13	0·06
Arum .. .. .	..	17	0·12
Other root vegetables .. .. .	..	1	0·01
Brinjal .. .. .	..	215	2·10
Cabbage .. .. .	..	64	0·37
Ladies finger .. .. .	..	34	0·14
Tomato .. .. .	..	104	0·77
Pumpkin .. .. .	..	9	0·07
Gourd .. .. .	kg.	46	0·35
Karela .. .. .	..	..	..
Bean .. .. .	..	51	0·25
Other non-leafy vegetables .. .. .	..	143	1·05
Other leafy vegetables .. .. .	..	98	0·33
Pickles and preservatives .. .. .	..	1	..
Other vegetable products .. .. .	..	92	0·09

TABLE 6·1—*contd.*

	1	2	3	4
<i>Fruits and products</i>				
Banana, plantain .. .. .	no.	124	11·22	
Orange .. .. .	"	2	0·05	
Coconut .. .. .	"	230	4·91	
<i>Sugar, honey, etc.</i>				
Sugar crystal .. .. .	kg.	45	0·21	
Sugar deshi .. .. .	"	4	0·03	
Gur .. .. .	"	207	3·70	
Others .. .. .	"	2	0·03	
<i>Pan, supari</i>				
Pan leaf .. .. .	no.	222	68·66	
Pan finished .. .. .	"	1	0·07	
Supari .. .. .	g.	221	187·09	
Lime .. .. .	"	125	78·85	
<i>Tobacco and products</i>				
Bidi .. .. .	no.	131	167·81	
Cigarette .. .. .	"	7	3·39	
Cigar, cheroot .. .. .	"	8	1·98	
Chewing tobacco .. .. .	g.	106	145·56	
Leaf tobacco .. .. .	"	74	66·13	
Snuff .. .. .	"	1	0·35	
<i>Alcoholic beverages</i>				
Country liquor .. .. .	pint.	18	0·20	
<i>Other beverages</i>				
Tea leaf .. .. .	kg.	52	0·05	
Coffee powder or seed .. .. .	"	130	0·09	
Cocoa .. .. .	"	4	..	

g.=gram

l.=litre

kg.=kilogram

no.=number

The quantity of cereals and products consumed, on an average, by a working class family per month was 64.96 kg. Of this, the major portion (51.15 kg.) was accounted for by rice alone. The average size of a family in terms of adult consumption units was 3.44 and hence the quantity of cereals consumed per adult consumption unit per day worked out to 0.62 kg. Besides 64.96 kg. of cereals and products, the average family consumed 5.20 kg. of pulses and products, 3.93 litres of milk (cow and buffalo) and 0.09 kg. of milk products, 1.01 kg. of oils and fats, 2.90 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available), 9.30 kg. of condiments and spices, 7.60 kg. of vegetables and products and 3.97 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and products which could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of food-stuffs consumed, on an average, by a family of industrial workers in Coonoor.

Among items of pan, supari, tobacco, alcoholic and other beverages an appreciable consumption of supari, bidi and ch-wing tobacco was recorded.

### 6.2 *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Coonoor was attempted on the basis of data presented in table 6.1, keeping in view the age-sex composition of an average family. In the analysis the following assumptions were made while calculating the nutritive requirements of the various age-groups.

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the age-group between 5—14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly plantation workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age-group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5—14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed



to require 45 g. protein. Of the women between 15--54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.35 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The vitamin B<sub>1</sub> requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated, while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

The following table gives the nutritive value of the food stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories in terms of the different nutrients.

TABLE 6.2

*Nutritive value of food stuffs consumed, on an average, by a working class family*

Nutrients					Quantity consumed per family per day	Quantity recommended
1					2	3
Calories	..	..	..	..	9,732	9,285
Protein	..	..	..	..	247 g.	246 g.
Fat	..	..	..	..	83 g.	..
Calcium	..	..	..	..	2.3 g.	5.0 g.
Iron	..	..	..	..	140 g.	78 g.
Vitamin A	..	..	..	..	3,610 i.u.	15,015 i.u.
Vitamin B <sub>1</sub>	..	..	..	..	5.7 mg.	4.6 mg.
Vitamin C	..	..	..	..	130 mg.	214 mg.
Nicotinic acid	..	..	..	..	57 mg.	..
Riboflavin	..	..	..	..	2.2 mg.	..

g.=gram

mg.=milligram

i.u.=international unit

From the above it would appear that the calorie consumption of the family was fair. The diet was, however, grossly deficient in protein, fat, calcium, vitamin A and vitamin C. To overcome these deficiencies in respect of children and women who are pregnant and nursing, a large proportion of animal foods like fish and eggs for non-vegetarians and milk for vegetarians and also increased intake of leafy vegetables and fruits was desirable.



## CHAPTER 7

### BUDGETARY POSITION

#### 7.1 *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families which could give a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., came into play in the process of collection of data. Moreover, in the present survey, only the value of articles of food, drink, tobacco and fuel and light actually consumed during the month was taken on the disbursements side, and not the amount spent on the purchase of the goods as such during that particular month. Further, income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

*Average receipts, disbursements and balancing difference by family income classes*

Family income class (Rs.)	Percentage of families to total	Average re- ceipts per family per month (Rs.)	Average dis- bursements per family per month (Rs.)	Net balanc- ing difference + or — (Rs.)
1	2	3	4	5
Less than 30 ..	1.46	34.44	33.87	+0.57
30 to less than 60 ..	13.15	95.30	93.60	+1.70
60 to less than 90 ..	22.79	125.81	124.23	+1.58
90 to less than 120 ..	41.40	144.34	143.48	+0.86
120 to less than 150 ..	13.43	197.08	192.96	+4.12
150 to less than 210 ..	6.31	222.66	217.46	+5.20
210 and above ..	1.46	329.37	326.24	+3.13
Total ..	100.00	146.78	144.90	+1.88

Taking all income classes, the net balancing difference was + Rs. 1.88 or about 1 per cent. of the total receipts. The net balancing difference was positive, i.e., receipts were more than disbursements, in all the income classes.

### 7.2 Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as that from rent of land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families

at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2

*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family .. ..	27.96	46.25	76.90	100.51	132.14	170.50	284.50	98.29
Average monthly expenditure per family .. ..	32.43	88.21	112.27	130.55	172.64	194.48	280.94	131.25
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families .. ..	..	2.71	3.10	7.74	2.73	1.74	1.21	19.23
Percentage of families recording deficit to total families .. ..	1.46	10.44	19.69	33.66	10.70	4.57	0.25	80.77
Average surplus (+) or deficit (—) per family ..	—4.47	—41.96	—35.37	—30.04	—40.50	—23.98	3.56	—32.96

Of the total families surveyed, about 81 per cent. had deficit budgets while the remaining 19 per cent. had balanced or surplus budgets. The proportion of families having balanced or surplus budgets generally increased at successive income levels, increasing from about 21 per cent. in the income class (Rs. 30 to less than Rs. 60) to about 83 per cent. in the highest income class.

\*Zero balance is considered as surplus.

### 7.3 Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by certain family types in terms of the number of adults and children in the family.

TABLE 7.3

#### *Budgetary position by family composition*

Item	Family composition (in terms of adults/children)										
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and 1 child	2 adults and 2 child- ren	2 adults and more than 2 child- ren	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other fami- lies	All
1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus* to total families ...	1.43	..	3.45	2.56	2.55	3.05	0.78	..	2.45	2.06	19.23
Percentage of families re- cording deficit to total families ..	3.23	4.74	6.00	11.83	8.13	12.11	5.51	3.86	17.25	8.11	80.77
Average amount of sur- plus (+) or deficit (—) (Rs.) per family over all families together	(—) 14.53	(—) 12.23	(—) 12.86	(—) 21.91	(—) 21.04	(—) 35.21	(—) 40.46	(—) 53.73	(—) 59.72	(—) 30.59	(—) 32.96

\*Zero balance is considered as surplus.

Taking the surplus or deficit position of all families, it is seen that all the families in various family types had deficit budgets.

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**PART—II**

**(LEVEL OF LIVING)**

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## CHAPTER 8

### LEVEL OF LIVING

#### 8.1 *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Coonoor. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed depends upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their term are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on the additional items was collected in a separate schedule (Schedule 'B') from an

independent smaller sample of families. The additional aspects of level of living covered were :—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

### 8.2 *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness', information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education', information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly

when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter II and condition of work places, welfare amenities provided to workers and awareness of provisions of labour laws on the part of workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of a subjective nature and this would at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (58 families), are also subject to a large sampling error. These limitations have to be carefully bore in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.



## CHAPTER 9

### EDUCATIONAL INTERESTS

#### 9.1 General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children and others, by reasons and income classes.

**TABLE 9.1**  
*Distribution of persons (aged 5 years and above) by income and educational standard*

Item	Monthly family income class (Rs.)			All
	<60	60—<120	120 and above	
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) ..	37	133	60	230
Percentage to total .. ..	16.09	57.83	26.08	100.00
<b>(A) All persons</b>				
Percentage receiving education ..	5.41	21.80	18.33	18.26
Percentage not receiving education ..	94.59	78.20	81.67	81.74
Total ..	100.00	100.00	100.00	100.00
<b>(B) Children</b>				
Percentage receiving education ..	18.18	67.44	57.89	57.53
Percentage not receiving education ..	81.82	32.56	42.11	42.47
Total ..	100.00	100.00	100.00	100.00
<b>All persons receiving education</b>				
Percentage receiving education in primary schools .. ..	..	72.41	81.82	71.43
Percentage receiving education in secondary schools .. ..	..	6.90	18.18	9.52
Percentage receiving education in other educational institutions .. ..	100.00	20.69	..	19.05
Total ..	100.00	100.00	100.00	100.00

TABLE 9.2

*Percentage distribution of persons—Children and others—not receiving education by reasons and family income*

Reasons for not receiving	Monthly family income class (Rs.)							
	<60		60—<120		120 and above		All	
	Child- ren	Others	Child- ren	Others	Child- ren	Others	Child- ren	Others
1	2	3	4	5	6	7	8	9
Not reporting	11.11	..	..	1.11	..	..	3.23	0.64
Financial difficulties ..	44.45	34.62	35.71	14.44	37.50	14.63	38.71	17.83
Lack of facilities ..	..	..	7.14	15.56	..	17.08	3.22	8.92
Domestic difficulties ..	22.22	15.38	21.43	20.00	37.50	68.29	16.13	18.47
Attending to family enterprise ..	..	..	7.14	..	..	..	3.23	..
Lack of interest ..	22.22	50.00	14.29	48.89	..	..	22.58	54.14
Others ..	..	..	14.29	..	25.00	..	12.90	..
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the members aged 5 years and above, about 18 per cent. were receiving education and the rest were not receiving education. The percentage of the members receiving education was highest (about 22 per cent.) in the income class 'Rs. 60 to less than Rs. 120'. In the lowest income class, the proportion of members receiving education was very small. The percentage of children receiving education was about 58. Of the total members receiving education, about 71 per cent. were in primary schools, about 10 per cent. in secondary schools and the rest were receiving education through other institutions, e.g., college, etc. The main reasons for children not receiving education were reported to be financial difficulties and lack of interest while for adult members the main reasons were reported to be lack of interest, domestic and financial difficulties.

## 9.2 *Skill and technical training*

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. As for skill acquired mostly through family tradition and not through formal education or training, 3 out of 230 family members reported possession of different types of skill such as lorry driving, carpentry, etc. No technical education or training was being imparted. Desire for technical education and training was, however, expressed by one member and the occupations or vocations which he had in view were fitting, motor mechanism, etc.





## CHAPTER 10

### SICKNESS AND TREATMENT

#### 10.1 *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light as to how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of recovery from the sickness during the reference period only were taken into consideration.

The broad types of sickness, e.g., digestive disease, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

#### 10.2 *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment,

source of assistance and consequences on the gainfully employed members. In all, there were 33 cases of sickness reported among 273 members of the sampled families.

**TABLE 10.1**

*Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences.*

							Percentage of cases
<b>(a) Type of sickness</b>							
Dysentery, diarrhoea, stomach trouble	..	..	..	..	..	..	21·21
Fever .. .. .	..	..	..	..	..	..	39·39
Smallpox, plague, cholera ..	..	..	..	..	..	..	15·15
Other diseases .. .. .	..	..	..	..	..	..	24·25
<b>Total</b>						..	100·00
<b>(b) Duration (during the reference period)</b>							
Not reporting .. .. .	..	..	..	..	..	..	3·03
Below 7 days .. .. .	..	..	..	..	..	..	42·43
7 days to below 15 days ..	..	..	..	..	..	..	15·15
15 days to below 30 days ..	..	..	..	..	..	..	21·21
30 days to below 60 days ..	..	..	..	..	..	..	15·15
60 days .. .. .	..	..	..	..	..	..	3·03
<b>Total</b>						..	100·00
<b>(c) Type of treatment</b>							
Not reporting .. .. .	..	..	..	..	..	..	3·03
No treatment .. .. .	..	..	..	..	..	..	21·21
Self-treatment .. .. .	..	..	..	..	..	..	18·18
Allopathic treatment ..	..	..	..	..	..	..	57·58
<b>Total</b>						..	100·00
<b>(d) Source of assistance received</b>							
No assistance received ..	..	..	..	..	..	..	78·79
Friends and relatives ..	..	..	..	..	..	..	3·03
Employer .. .. .	..	..	..	..	..	..	18·18
<b>Total</b>						..	100·00
<b>(e) Consequences (for gainfully occupied members of families)</b>							
Work and normal diet stopped ..	..	..	..	..	..	..	68·00
Only work stopped .. .. .	..	..	..	..	..	..	28·00
Only normal diet stopped ..	..	..	..	..	..	..	4·00
<b>Total</b>						..	100·00

The distribution of cases by duration of sickness showed that in about 42 per cent. of the cases, the sickness lasted for less than 7 days. In about 58 per cent. of the cases, allopathic treatment was taken. No financial assistance was received in about 79 per cent. of the cases. Taking the cases of sickness among the gainfully occupied members of the families, in most of the cases (about 96 per cent.) the sickness resulted in abstention from work. The average duration of stoppage of work was 10 days.



## CHAPTER 11

### HOUSING CONDITIONS

#### 11.1 *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

#### 11.2 *Condition of building*

Table 11.1 shows the general characteristics of the building, such as, type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located*

							Percentage of families
<hr/>							
<i>(a) Type of building</i>							
Chawl/bustee	..	..	..	..	..	..	68.97
Flat	..	..	..	..	..	..	..
Independent building	..	..	..	..	..	..	18.96
Others	..	..	..	..	..	..	12.07
Total							100.00
<hr/>							
<i>(b) Ownership or type of landlord</i>							
Employer	..	..	..	..	..	..	98.28
Self	..	..	..	..	..	..	1.72
Private	..	..	..	..	..	..	..
Public bodies	..	..	..	..	..	..	..
Total							100.00
<hr/>							

TABLE 11.1--*contd.*

							Percentage of families
<i>(e) Type of structure</i>							
Permanent kutcha	..	..	..	..	..	..	20.69
Permanent pucca	..	..	..	..	..	..	68.97
Temporary kutcha	..	..	..	..	..	..	10.34
Temporary pucca	..	..	..	..	..	..	..
Total						..	100.00
<i>(d) Condition of repairs</i>							
Good	..	..	..	..	..	..	36.21
Moderately good	..	..	..	..	..	..	43.10
Bad	..	..	..	..	..	..	20.69
Total						..	100.00
<i>(e) Sewage arrangements</i>							
Not reporting	..	..	..	..	..	..	29.31
Satisfactory	..	..	..	..	..	..	18.97
Moderately satisfactory	..	..	..	..	..	..	20.69
Unsatisfactory	..	..	..	..	..	..	31.03
Total						..	100.00
<i>(f) Ventilation arrangements</i>							
No ventilation	..	..	..	..	..	..	..
If ventilation	..	..	..	..	..	..	..
(i) Good	..	..	..	..	..	..	68.97
(ii) Bad	..	..	..	..	..	..	10.34
(iii) Tolerable	..	..	..	..	..	..	20.69
Total						..	100.00

About 69 per cent. of the sampled families were living in chawls/bustees, about 19 per cent. in independent buildings and the rest had other types of accommodation. Most of the families (about 98 per cent.) were living in buildings provided by the employers and rest of them in self-owned buildings. The structure of the building was pucca, i.e., walls built of cement, bricks, concrete or stone, in about 69 per cent. of the cases. The rest were living in kutcha buildings.

### 11.3 Condition of dwelling

Table 11·2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

**TABLE 11-2**

### *Distribution of dwellings by various characteristics*

								Percentage of dwellings
<b>(a) Number of living rooms in dwelling</b>								
One	..	..	..	..	..	..	..	96.56
Two	..	..	..	..	..	..	..	1.72
Three	..	..	..	..	..	..	..	..
More than three	..	..	..	..	..	..	..	1.72
							<b>Total</b>	<b>100.00</b>
<b>(b) Lighting type</b>								
Not reporting	..	..	..	..	..	..	..	..
Electricity	..	..	..	..	..	..	..	..
Kerosene	..	..	..	..	..	..	..	100.00
Others	..	..	..	..	..	..	..	..
							<b>Total</b>	<b>100.00</b>
<b>(c) Provision of kitchen</b>								
Kitchen provided	..	..	..	..	..	..	..	53.45
Where not provided using								
(i) Room in common use with other families	..	..	..	..	..	..	..	1.72
(ii) Part of living room	..	..	..	..	..	..	..	43.11
(iii) Covered or uncovered verandah	..	..	..	..	..	..	..	1.72
(iv) No specific part of the house	..	..	..	..	..	..	..	..
(v) Not needed	..	..	..	..	..	..	..	..
(vi) Not reporting	..	..	..	..	..	..	..	..
							<b>Total</b>	<b>100.00</b>



**TABLE 11.2—*contd.***

							Percentage of dwellings
<b>(d) Number of stores</b>							
No store	..	..	..	..	..	..	100.00
One	..	..	..	..	..	..	..
						<b>Total</b>	<b>100.00</b>
<b>(e) Provision of bath room</b>							
No bath room provided	..	..	..	..	..	..	91.38
Where provided							
(i) In individual use	..	..	..	..	..	..	3.45
(ii) In common use	..	..	..	..	..	..	5.17
						<b>Total</b>	<b>100.00</b>
<b>(f) Provision of covered verandah</b>							
Not reporting	..	..	..	..	..	..	..
Provided	..	..	..	..	..	..	77.59
Not provided	..	..	..	..	..	..	22.41
						<b>Total</b>	<b>100.00</b>
<b>(g) Source of water supply</b>							
Tap provided							
(i) In dwelling	..	..	..	..	..	..	..
(ii) Outside dwelling	..	..	..	..	..	..	82.76
Well (with or without hand pump)	..	..	..	..	..	..	5.17
Others	..	..	..	..	..	..	12.07
						<b>Total</b>	<b>100.00</b>
<b>(h) Provision of latrine</b>							
No latrine	..	..	..	..	..	..	53.45
In individual use	..	..	..	..	..	..	1.72
In common use with other families	..	..	..	..	..	..	44.83
						<b>Total</b>	<b>100.00</b>
<b>(i) Type of latrine</b>							
Not reporting	..	..	..	..	..	..	57.69
Flush system	..	..	..	..	..	..	3.85
Septic tank system	..	..	..	..	..	..	23.08
Manually cleaned	..	..	..	..	..	..	15.38
						<b>Total</b>	<b>100.00</b>

It would be seen that a majority of the families were living in dwellings having one living room with covered verandah but with no arrangement for separate store room and bath room. About 53 per cent. of the families were, however, having arrangement for separate kitchen. Most of the families had taps outside their dwellings. There was no provision for latrine in about 53 per cent. of the dwellings and in about 45 per cent. these were in common use with other families.

#### 11.4 *Distance of dwelling from important places*

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
			Less than a mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work place of main earner	..	..	34.48	48.28	17.24	100.00
Primary school ..	..	..	65.52	22.41	12.07	100.00
Medical aid centre	18.98	5.17	55.17	10.34	10.34	100.00
Hospital	..	..	29.31	12.07	58.62	100.00
Play ground for children ..	18.97	1.72	51.72	15.52	12.07	100.00
Cinema house ..	..	..	..	5.17	94.83	100.00
Shopping centre—grocery ..	..	..	48.28	15.52	36.20	100.00
Shopping centre—vegetables ..	..	10.34	36.21	18.97	34.48	100.00
Employment Exchange ..	13.79	24.14	..	..	62.07	100.00
Railway station ..	3.45	24.14	..	..	72.41	100.00
Bus stop ..	6.90	..	53.45	10.34	29.31	100.00
Post office ..	..	10.34	13.79	20.69	55.18	100.00

In a majority of cases, work-place of the main earner was at a distance of less than 2 miles. More than 50 per cent. of the families were having primary school, medical aid centre, playground and bus stop at a distance of less than one mile. Places like hospital, cinema house, employment exchange, railway station and post office were at a distance of more than two miles in most of the cases. Shopping centres—both for grocery and vegetables—were less than 2 miles away from the dwellings in a majority of cases.

## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS

#### 12.1 *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered plantations. In regard to employment pattern, employment history of the members employed in registered plantations at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant. With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the plantations, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered plantations on the day preceding the date of survey. These included paid apprentices also.

#### 12.2 *Employment pattern*

Table 12.1 shows the employment pattern of the worker-members of the sampled families, classified as 'permanent' and 'others' for a reference period of one year.

TABLE 12.1

*Distribution of man-weeks by employment status*

Employment particulars	Not reporting	Percentage of man-weeks worked		
		Permanent workers	Other workers	All
1	2	3	4	5
<i>(a) Paid employment</i>				
(i) in plantation .. ..	95.19	92.43	55.24	87.56
(ii) in other establishments .. ..	..	..	..	..
<i>(b) Self-employment</i> .. ..	..	..	..	..
<i>(c) In employment but not at work</i> ..	4.81	7.12	1.50	6.26
<i>(d) Not in employment but</i>				
Seeking work .. ..	..	..	26.06	3.50
Not seeking but available for work ..	..	0.45	..	0.37
Not available for work .. ..	..	..	17.20	2.31
Total ..	100.00	100.00	100.00	100.00
Total number of employees ..	6	110	18	134

There was a clear difference in the pattern for 'permanent' and 'other workers'. In the case of the former, the percentage of man-weeks in 'Not in employment' was negligible but not so in the case of the latter who had a lesser quantum of paid employment in plantations.

### 12.3 Amenities provided

Relevant data collected from worker-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the plantation and outside are presented in table 12.2.

TABLE 12.2

*Percentage distribution of employees according to opinion expressed on amenities provided*

Items	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Un-satisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals ..	40.30	39.55	20.15	100.00	37.04	62.96	..	100.00
Bath ..	40.30	59.70	..	100.00	..	..	..	..
Wash places ..	38.81	52.99	8.20	100.00	..	100.00	..	100.00
Drinking water ..	38.81	50.00	11.19	100.00	..	100.00	..	100.00
Rest shelter ..	38.81	61.19	..	100.00	..	..	..	..
Canteen ..	38.81	61.19	..	100.00	..	..	..	..
Reading or recreation ..	38.81	55.97	5.22	100.00	..	71.43	28.57	100.00
Co-operative store and grain shop ..	38.81	61.19	..	100.00	..	..	..	..
Technical training ..	38.81	61.19	..	100.00	..	..	..	..
Medical facilities arranged by employers ..	38.81	0.74	60.45	100.00	16.05	81.48	2.47	100.00
Medical facilities arranged by E.S.I.C. ..	60.45	39.55	..	100.00	..	—	..	..

#### 12.4 Statutory rights and benefits

Table 12.3 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.3

*Distribution of employees by rights and benefits under Labour Laws and awareness thereof*

Rights and benefits	Percentage of employees by awareness				
	Not reporting	Fully aware	Partially aware	Not aware	Total
1	2	3	4	5	6
<i>Plantations Labour Act</i>					
Maximum daily hours of work at normal wages .. .. .	..	75.59	16.54	7.87	100.00
Rate of overtime wages .. .. .	..	25.20	25.19	49.61	100.00
Entitlement to leave with wages .. .. .	0.79	36.22	33.07	29.92	100.00
Rate of leave with wages .. .. .	..	24.41	14.17	61.42	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals .. .. .	0.79	56.69	20.47	22.05	100.00
Maximum interval at which wages can be paid .. .. .	1.58	24.41	33.07	40.94	100.00
Imposition of fines deduction from wages .. .. .	..	11.03	20.47	68.50	100.00
Procedure for complaints .. .. .	..	3.94	18.11	77.95	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement .. .. .	13.49	22.22	43.66	20.63	100.00
Compensation for death due to work accident .. .. .	7.94	14.29	43.65	34.12	100.00
Procedure for complaints .. .. .	3.17	14.29	46.83	35.71	100.00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc. .. .. .	..	21.87	17.97	60.16	100.00
Approval of procedure .. .. .	..	3.13	14.06	82.81	100.00
Intimation of procedures to the workers .. .. .	..	1.57	8.59	89.84	100.00

TABLE 12.3—*contd.*

1	2	3	4	5	6
<i>Industrial Disputes Act</i>					
Lay-off compensation .. ..	..	7.87	22.05	70.08	100.00
Rate of lay-off compensation ..	..	3.15	12.60	84.25	100.00
Notice of retrenchment .. ..	..	7.09	10.24	82.67	100.00
Retrenchment compensation ..	..	4.73	12.60	82.67	100.00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer ..	..	56.10	7.31	36.59	100.00
Period after which the employers' contribution becomes payable .. .. .	..	19.52	14.63	65.85	100.00
Accumulation of interest ..	..	12.20	11.38	76.42	100.00
<i>Maternity Benefit Act</i>					
Leave at the time of confinement .. .. .	..	86.96	13.04	..	100.00
Notice for getting leave ..	..	59.42	13.04	27.54	100.00
Termination of service during the period of maternity leave .. .. .	..	46.38	21.73	31.89	100.00
Cash benefit provided during the period of maternity leave .. .. .	..	68.12	17.39	14.49	100.00

### 12.5 Trade Union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.4. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of their economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.



TABLE 12.4

*Distribution of employee-members according to membership of trade unions and other details*

Membership									Percentage of employee-members
1									2
Not reporting ..	..	..	..	..	..	..	..	..	2.98
No union exists ..	..	..	..	..	..	..	..	..	2.24
In case of a union									
(a) Members ..	..	..	..	..	..	..	..	..	87.31
(b) Not members ..	..	..	..	..	..	..	..	..	7.47
Total ..									100.00
<i>Subscription paid</i>									
Not reporting or no subscription ..	..	..	..	..	..	..	..	..	1.71
Paying regularly ..	..	..	..	..	..	..	..	..	96.58
Not paying regularly ..	..	..	..	..	..	..	..	..	1.71
Total ..									100.00
<i>Rate of subscription per month</i>									
Not reporting ..	..	..	..	..	..	..	..	..	1.71
Less than Re. 0.25 ..	..	..	..	..	..	..	..	..	36.75
Re. 0.25 to less than Re. 0.50 ..	..	..	..	..	..	..	..	..	61.54
Re. 0.50 and above ..	..	..	..	..	..	..	..	..	..
Total ..									100.00

Of the total employee-members, about 87 per cent. reported to be the members of trade unions. Of these, about 97 per cent. were paying their subscription regularly. Nearly 62 per cent. of the employee-members were paying subscription of Re. 0.25 to less than Re. 0.50.

#### 12.6 Length of service

Some information was also collected on the total length of service of each worker-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was

discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, the distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given by industry groups in table 12·5.

TABLE 12·5

*Percentage distribution of employee-members according to length of service by Industry groups*

Length of service	Industry-groups		
	Coffee plantation	Tea plantation	All
1	2	3	4
Not reporting .. .. .	..	0·78	0·75
Less than 1 year .. .. .	16·67	7·81	8·21
One year to less than 5 years .. .. .	..	23·44	22·39
5 years to less than 10 years .. .. .	16·67	17·19	17·16
10 years to less than 20 years .. .. .	33·33	35·93	35·82
20 years and above .. .. .	33·33	14·85	15·67
Total ..	100·00	100·00	100·00
Number of employees .. .. .	6	128	134

A little more than 8 per cent. of the employee-members had a length of service of less than one year. About 69 per cent. had a length of service of 5 years or more. In coffee plantations, those having a service of 5 years or more constituted 83 per cent. of the total employee-members.

### 12·7 Service conditions

In regard to service conditions, information was obtained on shift-working, rest-intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of worker-members, including paid apprentices, employed in registered plantations on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12·6 shows the relevant data collected on service conditions.

TABLE 12.6

*Percentage distribution of employee-members of industries and service conditions*

Service conditions							Industry-groups		
							Coffee plantation	Tea plantation	All
1							2	3	4
<i>Shift-working</i>									
Not reporting	..	..	..	..	..	..	..	0.78	0.74
Day	..	..	..	..	..	..	100.00	98.44	98.51
Night	..	..	..	..	..	..	..	0.78	0.75
Evening	..	..	..	..	..	..	..	..	..
Rotation	..	..	..	..	..	..	..	..	..
Total							100.00	100.00	100.00
<i>Daily rest-interval</i>									
Not reporting	..	..	..	..	..	..	..	2.34	2.24
No rest interval	..	..	..	..	..	..	..	..	..
Half an hour or less	..	..	..	..	..	..	..	2.35	2.24
More than half an hour	..	..	..	..	..	..	100.00	95.31	95.52
Total							100.00	100.00	100.00
<i>Pay-period</i>									
Not reporting	..	..	..	..	..	..	..	0.78	0.74
Weekly	..	..	..	..	..	..	16.67	10.16	10.45
Fortnightly	..	..	..	..	..	..	..	..	..
Monthly	..	..	..	..	..	..	83.33	89.06	88.81
Others	..	..	..	..	..	..	..	..	..
Total							100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>									
Not reporting	..	..	..	..	..	..	..	0.78	0.75
0 days	..	..	..	..	..	..	16.67	28.91	28.36
1 to 10 days	..	..	..	..	..	..	33.33	6.25	7.16
11 to 15 days	..	..	..	..	..	..	50.00	60.16	59.70
16 days and above	..	..	..	..	..	..	..	3.90	3.73
Total							100.00	100.00	100.00

In Coonoor plantations, the work was carried on during the day time only. In tea plantations, hardly one per cent. of the worker-members had, however, night shifts also. Most of the worker-members reported that they were enjoying rest-interval of more than half an hour. As regards pay-period, a majority (about 89 per cent.) of the worker-members were being paid monthly and about 10 per cent. weekly. Data on paid

earned leave enjoyed by the worker-members during the calendar year preceding the date of survey show that 60 per cent. of them enjoyed leave between 11 and 15 days, about 7 per cent. between 1 and 10 days and about 4 per cent. for 16 days and more. About 28 per cent. of the worker-members reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the worker-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

### 12·8 Social security benefits

Data were also collected on social security benefits, e.g., provident fund, enjoyed by the employee-members as on the date of survey. These data are presented in table 12·7.

TABLE 12·7

#### *Distribution of employee-members by social security benefits*

Provident fund scheme									Percentage of employee-members
No arrangement	..	..	..	..	..	..	..	..	8·21
If arrangement:									
(A) Contributing	..	..	..	..	..	..	..	..	85·07
(B) Not contributing	..	..	..	..	..	..	..	..	..
(a) Not eligible	..	..	..	..	..	..	..	..	6·72
(b) Not interested	..	..	..	..	..	..	..	..	..
Total									100·00

Of the total of 134 employee-members, about 85 per cent. were contributing to provident fund account either under the Employees' Provident Fund Scheme or under voluntary Provident Fund schemes introduced by the employers. About 7 per cent. of the employee-members, who were not contributing, were not eligible. In about 8 per cent. of the cases there was no arrangement for provident fund.

Apart from the Employees' Provident Fund Scheme, information on other social security benefits voluntarily given by the employers such as pension, gratuity, etc., was also collected. As for gratuity, 110 employee-members out of a total of 134 employee-members reported provision of a system of gratuity in the establishments where they were employed. The most common scale of gratuity was reported to be 15 days' pay per year of service. No provision of pension was reported. The provision of bearing one way expense to go home was reported in a majority of the cases.



## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

#### 13.1 *Introductory*

Under this head information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2 *Components of savings*

Relevant data on 'savings' and 'assets' are presented in table 13.1.

TABLE 13.1

*A. Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets	Monthly family income class (Rs.)			All
	< 60	60— < 120	120 and above	
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings .. .. .	83.67	178.25	118.00	148.82
Assets .. .. .	167.25	399.17	386.67	348.37
Total ..	250.92	577.42	504.67	497.19

*B. Percentage of distribution of savings and assets by form and income classes*

Form of Savings/Assets	Monthly family income class (Rs.)			All
	<60	60— <120	120 and above	
1	2	3	4	5
<b>(i) Savings</b>				
<i>(a) On family account</i>				
Provident fund—own contribution ..	12.82	11.96	10.41	11.81
Provident fund—employers' contribution ..	18.86	13.47	12.97	13.96
Savings (bank, postal and cash in hand) .. ..	..	4.81	..	3.53
Loan advanced .. ..	..	0.63	..	0.46
Others .. ..	1.66	..	..	0.18
Total ..	33.34	30.87	23.38	29.94
<i>(b) On enterprise and other purposes account</i>				
<b>(ii) Assets</b>				
<i>(a) On family account</i>				
Lands .. ..	5.98	31.22	29.72	28.30
Building .. ..	13.28	13.23	10.46	12.79
Jewellery and ornaments .. ..	33.05	16.97	26.42	20.19
Productive equipment .. ..	..	0.63	1.10	0.64
Shares and Securities .. ..	..	0.48	..	0.35
Others .. ..	14.35	6.60	8.92	7.79
Total ..	66.66	69.13	76.62	70.06
<i>(c) On enterprise and other purposes account</i>				
.. ..	..	..	..	..
Grand Total ..	100.00	100.00	100.00	100.00
Total number of reporting families ..	12	36	9	57

The amount of savings and assets per reporting family worked out to Rs. 149 and Rs. 348 respectively giving a total of Rs. 497. Thus savings formed about 30 per cent. and assets about 70 per cent. of the total amount of savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

### 13.3 *Extent of savings and assets*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets and income classes*

Account of savings and assets				Monthly family income class (Rs.)			
				<60	60—<120	120 and above	All
1				2	3	4	5
Not reporting	..	..	..	7.69	..	..	1.72
Less than Rs. 200	..	..	..	23.08	16.67	..	15.52
Rs. 200 to below Rs. 500	..	..	..	61.54	38.89	67.67	48.28
Rs. 500 to below Rs. 1,500	..	..	..	7.69	41.67	33.33	32.76
Rs. 1,500 to below Rs. 2,500	..	..	..	..	..	..	..
Rs. 2,500 to below Rs. 3,500	..	..	..	..	2.77	..	1.72
Rs. 3,500 to below Rs. 4,500	..	..	..	..	..	..	..
Rs. 4,500 and above	..	..	..	..	..	..	..
Total	..	..	..	100.00	100.00	100.00	100.00

Nearly all the families had savings and assets. About 48 per cent. of the families reported savings and assets of Rs. 200 to less than Rs. 500 and nearly 33 per cent. of Rs. 500 to less than 1,500. Hardly, 2 per cent. of the families reported savings and assets of Rs. 2,500 to less than Rs. 3,500.

### 13.4 *Possession of durable articles and livestock*

In addition to savings and assets, data were collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles, etc. Table 13.3 shows the names and number of durable articles and livestock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.



TABLE 13·3

*Number of families possessing selected durable articles and livestock and number of articles, etc., possessed*

Durable articles and livestock	Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1	2	3	4	5
Table .. ..	3	5·17	3	1·00
Chair .. ..	1	1·72	1	1·00
Cot .. ..	24	41·38	33	1·39
Chouki .. ..	9	15·52	11	1·21
Tabla, dholak .. ..	10	17·24	12	1·20
Wrist watch .. ..	5	8·62	5	1·00
Cow, buffalo .. ..	6	10·34	6	1·00

It was not very common to possess costly articles. Even the possession of cows and buffalos was reported by a little more than 10 per cent. of the families only. Nearly 9 per cent. of the families, however, reported the possession of a wrist watch. The possession of necessary article like cot was reported by about 41 per cent. of the families.

### 13·5 *Extent of indebtedness*

Table 13·4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13·4

*Percentage distribution of families by amount of debt and income classes*

Amount of debt	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Less than Rs. 50 .. ..	22·22	3·70	..	6·82
Rs. 50 to less than Rs. 100 .. ..	11·11	11·11	12·50	11·36
Rs. 100 to less than Rs. 150 .. ..	11·11	18·52	12·50	15·91
Rs. 150 to less than Rs. 250 .. ..	22·23	22·22	37·50	25·09
Rs. 250 to less than Rs. 500 .. ..	33·33	29·63	37·50	31·82
Rs. 500 to less than Rs. 1,000 .. ..	..	14·82	..	9·09
Total .. ..	100·00	100·00	100·00	100·00
Total number of families reporting debt ..	9	27	8	44

Taking all families together, about 7 per cent. of them reported debt of less than Rs. 50 and most of them were of the income class of less than Rs. 60. About 41 per cent. of the families reported debt of Rs. 250 and more.

### 13·6 Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13·5.

TABLE 13·5

*Distribution of families, loans and amount of loans by purpose*

Purpose of loans				Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1				2	3	4
(A) On family account						
Festival	..	..	..	11·36	13·58	9·70
Marriage	..	..	..	22·73	25·93	26·03
Child birth	..	..	..	2·27	2·47	0·95
Funeral	..	..	..	2·27	2·47	1·50
Sickness	..	..	..	9·09	6·17	8·78
Unemployment or lay-off	..	..	..	4·55	2·47	3·09
Current deficit	..	..	..	36·37	39·51	34·88
Inherited debt	..	..	..	2·27	1·23	4·99
Others	..	..	..	2·27	2·47	1·30
Total				93·18	96·30	91·22
(B) On enterprise and other purposes account						
Building	..	..	..	2·27	1·23	2·49
Purchase of other assets	..	..	..	2·27	1·23	4·99
Inherited debt	..	..	..	2·28	1·24	1·30
Total				6·82	3·70	8·78
Grand Total				100·00	100·00	100·00
Absolute Totals				44	81	Rs. 10,026

Out of the total of 58 sampled families, 44 or about 76 per cent. reported debt on the date of survey. Out of the families reporting debt about 93 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account'.

### 13.7 Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

*Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment*

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	1.23	No security	75.31	No interest	39.51	Not reporting	19.52
Provident fund	3.71	Ornaments and jewellery	23.46	Less than 6%	2.47	Weekly	6.17
Employer	1.23			6% to less than 12½%	37.04	Monthly	9.88
Money-lender	1.23	Others	1.23	12½% to less than 25%	1.23	Quarterly	..
Shopkeeper	11.11					Half-yearly	..
Friends and relatives	59.26			25% to less than 50%	11.11	Yearly	..
Bank	22.23			50% and above	8.64	Others	65.43
Total	100.00		100.00		100.00		100.00

About 59 per cent. of the loans were taken from friends and relatives. Banks were also playing an important part and about 22 per cent. of the loans were reported to have been taken from banks. About 75 per cent. of the loans were taken at no security. Ornaments and jewellery were deposited as security for about 23 per cent. of the loans. About 40 per cent. of the loans were taken at no interest. Interest at the rate of 6 per cent. to less than  $12\frac{1}{2}$  per cent. was paid in case of about 37 per cent. of the loans. The highest rate of interest, i.e., 50 per cent. and above was paid in case of about 9 per cent. of the loans. About 6 and 10 per cent. of the loans were to be repaid in weekly and monthly instalments respectively.



## CHAPTER 14

### SOME IMPORTANT FINDINGS

#### 14.1 *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Coonoor centre to about 8 thousand. Of the total families, about 5 per cent. consisted of single-member, about 35 per cent. of two to three members, about 33 per cent. of four to five members, about 23 per cent. of 6 to 7 members and the remaining about 4 per cent. consisted of more than 7 members. By family type, about 47 per cent. consisted of husband, wife and children. Others in order were those consisting of husband, wife, children and other members (about 19 per cent.); husband and wife (9 per cent.); unmarried earner and husband or wife, i.e., single workers with dependants living elsewhere (about 5 per cent.); unmarried earner and other members about (3 per cent.) and rest (17 per cent.).

The average size of the family was 4.29 persons. Of these, 1.97 were earners, 0.20 earning dependants and 2.12 non-earning dependants. Of the earners, 0.96 were adult men, 1.00 adult women and 0.01 children (female). About 15 per cent. of the families had only one income recipient. On an average, a family had 2.14 dependants living with it and 0.17 dependants living elsewhere.

The average monthly income worked out to Rs. 98.29 per family and Rs. 22.88 per capita. The largest number of families (about 41 per cent. of the total) came within the income class 'Rs. 90 to less than Rs. 120' and about 1.46 per cent. of the families fell in the highest income class of 'Rs. 210 and above'.

Of the average monthly income of Rs. 98.29 per family income from paid employment accounted for Rs. 86.78 or about 88 per cent., income from self-employment for Rs. 1.31 or about 1 per cent. and income from 'other sources' such as rent from land and house, pension, cash assistance, gifts, concessions, etc., for Rs. 10.20 or about 11 per cent. Men contributed the largest amount to the average monthly family income from all the three sources. In case of 'family', the contribution from 'other sources' was, however, the largest.

The average monthly expenditure for current living was Rs. 131·25 per family, Rs. 30·56 per capita and Rs. 38·19 per adult consumption unit. The average expenditure per capita and per adult consumption unit generally showed small variations in the different income classes within the income range of Rs. 30 to less than Rs. 210.

Of the average monthly expenditure of Rs. 131·25 per family consumption expenditure accounted for Rs. 129·30 the rest being accounted for by non-consumption outgo like taxes, interest on loans, remittances to dependants and savings and investments. Expenditure on food worked out to Rs. 71·59 or about 55 per cent. of the consumption expenditure. There were small variations in the proportion of expenditure on food to consumption expenditure in different income classes (excepting the lowest income class) from the overall proportion of expenditure on food.

An analysis of the nutritive contents of the food stuffs consumed, on an average, by a working class family revealed that increased intake of animal food, (for non-vegetarians), milk (for vegetarians), leafy vegetables and fruits especially by children, and pregnant and nursing women, would help to overcome the deficiencies in respect of protein, fat, calcium, vitamin A and vitamin C.

#### 14·2 *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects.

Among industrial workers at Coonoor centre, about 61\* per cent. of all members (aged 5 years and above) were illiterate and about 36\* per cent. had received education upto or below primary standard. During the period of survey, about 18 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 58. The reasons for not receiving education among children were mainly financial difficulties and lack of interest.

Fever, dysentery, diarrhoea, stomach trouble, small-pox, plague and cholera were the main sickness reported. Allopathic treatment in cases of sickness was more popular among families.

About 69 per cent. of the sampled working class families were living in chawls/bustees. The accommodation occupied by them generally

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\*Estimated figures.

consisted of one living room with covered verandah but with no separate bath and store. Most of the families had taps outside their dwellings. There was no provision for latrine in about 53 per cent. of the dwellings. Important places usually visited by the working class families for their essential needs and amenities, e.g., work places, playground, shopping centres, school, medical aid centre, bus stop, etc., were in most cases at a distance of less than two miles from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in plantations. About 69 per cent. of the employee-members had a length of service of 5 years and more in the same establishment. Nearly all the employee-members were working in day time. Hardly 1 per cent. of the worker-members had night-shift in tea plantations. Most of the worker-members were enjoying a daily rest interval of more than half an hour. A majority of the employee-members (about 89 per cent) were being paid monthly. About 28 per cent. of the worker-members reported that they had not enjoyed paid earned leave. About 85 per cent. of the employee-members were contributing to provident fund account either under the Employees' Provident Funds Scheme or under voluntary schemes introduced by the employers.

Savings formed about 30 per cent. and assets about 70 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to Rs. 149 and Rs. 348 respectively. Roughly 33 per cent. of the families reported savings and assets of Rs. 500 to less than Rs. 1,500.

About 76 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account' and the more important purposes for taking loans were meeting current deficit, marriage, festival and sickness.





## APPENDIX I

### *List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59*

#### **A. Factory Centres**

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar

28. Yamunanagar

29. Jaipur

30. Ajmer

31. Delhi

32. Srinagar

#### **B. Mining Centres**

33. Jharia

34. Kodarma

35. Noamundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

#### **C. Plantation Centres**

41. Labac

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur

49. Ammathi

50. Mundakkayam

## APPENDIX II

### *Average monthly expenditure—item-wise—per family*

Item	Single-member family		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<b>(A) CONSUMPTION EXPENDITURE</b>				
<b>FOOD, BEVERAGES, ETC.</b>				
<i>Cereals and products</i>				
Rice .. .. .	4	8.49	234	32.13
Wheat .. .. .	..	..	8	0.19
Wheat atta .. .. .	1	0.12	1	0.01
Jowar .. .. .	..	..	51	1.76
Jowar atta .. .. .	..	..	1	0.04
Bajra.. .. .	..	..	5	0.13
Ragi .. .. .	..	..	96	3.18
Gram atta .. .. .	..	..	2	..
Small millet .. .. .	..	..	2	0.05
Small millet atta .. .. .	..	..	1	..
Chira, muri, khai lawa .. .. .	1	0.04	72	0.17
Maida .. .. .	..	..	3	0.02
Suji, rawa .. .. .	..	..	2	0.01
Sewai .. .. .	..	..	2	0.02
Bread .. .. .	1	0.02	13	0.09
Cake and pastry .. .. .	1	0.03	67	0.32
Biscuit .. .. .	..	..	36	0.25
Grinding charges, etc. .. .. .	..	..	23	0.07
<b>Sub-total: Cereals and products .. .. .</b>	<b>4</b>	<b>8.61</b>	<b>235</b>	<b>38.44</b>

APPENDIX II—*contd.*

1				2	3	4	5
<i>Pulses and products</i>							
Arhar .. .. .				4	1.11	230	3.61
Gram .. .. .				1	0.15	68	0.26
Moong .. .. .				..	..	35	0.18
Masur .. .. .				..	..	1	..
Urd .. .. .				1	0.11	128	0.45
Other pulses .. .. .				..	..	9	0.05
Pulse products .. .. .				..	..	21	0.05
Sub-total: Pulses and products ..				4	1.37	235	4.60
<i>Oil seeds, oils and fats</i>							
Coconut oil .. .. .				3	0.54	84	0.86
Gingolly oil .. .. .				..	..	21	0.23
Groundnut oil .. .. .				1	0.07	159	1.34
Vanaspati .. .. .				..	..	1	0.01
Oil seeds .. .. .				..	..	5	0.03
Sub-total: Oil seeds, oils and fats ..				4	0.61	234	2.47
<i>Meat, fish and eggs</i>							
Goat meat .. .. .				3	1.21	197	3.59
Beaf .. .. .				1	0.05	45	0.65
Pork .. .. .				..	..	23	0.29
Buffalow meat .. .. .				..	..	2	..
Poultry .. .. .				..	..	3	0.03
Birds meat .. .. .				..	..	5	0.07
Fresh fish .. .. .				..	..	78	0.64
Dry fish .. .. .				1	0.04	103	0.44
Preserved fish .. .. .				..	..	1	..
Egg—hen .. .. .				1	0.14	2	0.01
Egg—duck .. .. .				1	0.27	2	0.02
Sub-total: Meat, fish and eggs ..				4	1.71	226	5.74

APPENDIX II—*contd.*

1					2	3	4	5
<i>Milk and products</i>								
Milk—cow	..	..	..	..	4	2.37	145	3.14
Milk—buffalow	..	..	..	..	..	..	2	0.04
Curd	..	..	..	..	..	..	1	..
Lassi	..	..	..	..	1	0.43	4	0.05
Ghee—cow	..	..	..	..	..	..	4	0.04
Powdered milk	..	..	..	..	..	..	1	..
Other milk and products	..	..	..	..	..	..	1	0.01
Sub-total : milk and products	..	..	..	..	4	2.80	148	3.28
<i>Condiments and spices</i>								
Salt	..	..	..	..	4	0.07	234	0.27
Turmeric	..	..	..	..	4	0.07	235	0.22
Chilly—green	..	..	..	..	1	0.03	178	0.38
Chilly—dry	..	..	..	..	4	0.48	235	1.48
Tamarind	..	..	..	..	4	0.17	233	0.59
Onion	..	..	..	..	4	0.17	234	0.57
Garlic	..	..	..	..	3	0.05	217	0.24
Coriander	..	..	..	..	4	0.17	235	0.59
Ginger	..	..	..	..	1	0.02	101	0.08
Pepper	..	..	..	..	3	0.10	208	0.29
Methi	..	..	..	..	3	0.07	147	0.12
Mustard	..	..	..	..	4	0.10	229	0.22
Jira	..	..	..	..	3	0.08	232	0.31
Mixed spices	..	..	..	..	2	0.03	88	0.10
Other spices, etc.	..	..	..	..	..	..	22	0.02
Sub-total: condiments and spices	..	..	..	..	4	1.61	235	5.48
<i>Vegetables and products</i>								
Potato	..	..	..	..	3	0.17	183	0.75
Muli, turnip, radish	..	..	..	..	..	..	20	0.63
Carrot, beet	..	..	..	..	..	..	13	0.03
Arum	..	..	..	..	..	..	17	0.04
Other root vegetables	..	..	..	..	..	..	1	0.01
Brinjal	..	..	..	..	4	0.17	215	0.64

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Vegetables and products—contd.</i>					
Cabbage .. .. .	..	..	..	64	0·12
Ladies finger .. .. .	..	..	..	34	0·07
Tomato .. .. .	..	2	0·10	104	0·30
Pumpkin .. .. .	..	..	..	11	0·03
Gourd .. .. .	..	..	..	46	0·14
Karela .. .. .	..	..	..	1	..
Bean .. .. .	..	1	0·03	51	0·11
Other non-leafy vegetables .. .. .	..	2	0·10	157	0·43
Other leafy vegetables .. .. .	..	2	0·03	98	0·06
Pickles and preservatives .. .. .	..	..	..	1	..
Other vegetable products .. .. .	..	2	0·02	92	0·06
Sub-total : vegetables and products ..		4	0·62	235	2·82
<i>Fruits and products</i>					
Banana, plantain .. .. .	..	1	0·34	124	0·37
Orange .. .. .	..	..	..	2	..
Coconut .. .. .	..	4	0·36	230	1·20
Other fruits .. .. .	..	..	..	1	..
Sub-total: fruits and products ..		5	0·70	233	1·57
<i>Sugar, honey, etc.</i>					
Sugar-crystal .. .. .	..	1	0·06	45	0·29
Sugar-desahi .. .. .	..	..	..	4	0·02
Gur .. .. .	..	5	0·92	207	2·01
Others .. .. .	..	..	..	2	0·01
Sub-total : sugar, honey, etc. ..		5	0·98	220	2·33
<i>Pan, supari</i>					
Pan leaf .. .. .	..	3	0·31	222	1·08
Pan finished .. .. .	..	..	..	1	0·01
Supari .. .. .	..	3	0·47	221	1·31
Lime .. .. .	..	..	..	125	0·05
Sub-total : pan, supari, etc. ..		3	0·78	222	2·45

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Tobacco and products</i>					
Bidi .. .. .	1	0.34	131	0.96	
Cigarette .. .. .	..	..	7	0.05	
Cigar, cheroot .. .. .	..	..	8	0.03	
Chewing tobacco .. .. .	..	..	106	0.71	
Leaf tobacco .. .. .	3	0.46	74	0.31	
Snuff .. .. .	..	..	1	0.01	
Sub-total : tobacco and products ..	4	0.80	216	2.07	
<i>Alcoholic beverages</i>					
Country liquor .. .. .	..	..	18	0.51	
Sub-total : alcoholic beverages ..	..	..	18	0.51	
<i>Other beverages</i>					
Tea leaf .. .. .	..	..	52	0.27	
Coffee powder or seed .. .. .	4	0.54	130	0.49	
Cocoa .. .. .	..	..	4	0.02	
Others .. .. .	..	..	4	..	
Sub-total : other beverages ..	4	0.54	181	0.78	
<i>Prepared meals, etc.</i>					
Meals .. .. .	2	6.33	91	1.04	
Snack saltish .. .. .	2	1.86	148	0.93	
Snack sweet .. .. .	..	..	6	0.03	
Hot drink tea .. .. .	3	1.25	177	1.43	
Green coconut .. .. .	1	0.05	3	0.01	
Others .. .. .	1	0.01	144	0.64	
Sub-total : prepared meals, etc. ..	5	9.50	226	4.08	
Total : food, beverages, etc. ..	6	30.63	237	76.62	
(i) Food .. .. .	..	29.05	..	71.59	
(ii) Tobacco, pan, supari and intoxicants .. .. .	..	1.58	..	5.03	

APPENDIX II—*contd.*

1				2	3	4	5
<i>Fuel and light</i>							
Firewood and chips	..	..	..	5	2·85	236	8·72
Kerosene oil—fuel	..	..	..	2	0·08	47	0·07
Kerosene oil—lighting	..	..	..	5	0·51	231	1·21
Electricity—lighting	..	..	..	..	..	2	0·02
Candles	..	..	..	1	0·01	24	0·05
Match box	..	..	..	5	0·20	236	0·36
Total : fuel and light				5	3·65	236	10·43
<b>HOUSING</b>							
<i>Rent for housing and water charges</i>							
Residential house-rent	..	..	..	..	..	2	0·01
House rent-owned/free	..	..	..	5	2·33	232	5·77
Sub-total: rent for housing and water charges				5	2·33	234	5·78
<i>House repairs and upkeep</i>							
White washing	..	..	..	..	..	14	0·06
Sub-total: house repairs and upkeep				..	..	14	0·06
<i>Furniture, etc.</i>							
Bed-stead, cot	..	..	..	1	1·58	4	0·40
Mat, mattress, durrie	..	..	..	1	1·49	8	0·20
Sub-total: furniture, etc.				1	3·07	9	0·60



APPENDIX II—*contd.*

	1	2	3	4	5
<i>Household appliances</i>					
Box, trunk .. ..	1	1.31	1	0.06	
Suit case, attache case .. ..	..	..	3	..	
Utensil—earthenware .. ..	1	0.07	76	0.20	
Utensil—iron .. ..	..	..	2	0.06	
Utensil—stainless steel .. ..	..	..	2	0.02	
Utensil—bell-metal .. ..	..	..	2	0.05	
Utensil—aluminium .. ..	..	..	11	0.15	
Utensil—copper .. ..	..	..	4	0.11	
Utensil—brass .. ..	..	..	18	1.05	
Utensil—others .. ..	..	..	1	0.04	
Glassware .. ..	..	..	4	0.04	
Bucket .. ..	..	..	2	0.03	
Broom .. ..	..	..	41	0.04	
Lock .. ..	..	..	1	..	
Rope, string .. ..	..	..	3	0.01	
Other electrical appliances .. ..	..	..	1	..	
Lantern, lamp .. ..	..	..	3	0.01	
Water boiler .. ..	..	..	1	0.02	
Household tools .. ..	..	..	2	0.01	
Repair and maintenance .. ..	..	..	2	0.01	
Sub-total: household appliances ..	2	1.38	120	1.91	
Total: housing ..	6	6.78	236	8.35	

APPENDIX II—*contd.*

	1	2	3	4	5
CLOTHING, BEDDING, ETC.					
Readymade clothing					
Dhoti .. .. .	1	0·26	42	0·87	
Lungi .. .. .	..	..	1	0·02	
Half pants .. .. .	..	..	4	0·07	
Waist coat, jacket, jawahar coat .. .. .	..	..	2	0·09	
Shirt, kamij, kurta .. .. .	..	..	10	0·18	
Coat, overcoat .. .. .	..	..	1	0·22	
Gangi, banian .. .. .	..	..	8	0·04	
Sari .. .. .	..	..	65	2·95	
Blouse, choli .. .. .	..	..	2	0·03	
Frock .. .. .	..	..	2	0·02	
Chaddar, angabastam .. .. .	..	..	2	0·03	
Towel .. .. .	..	..	24	0·20	
Shawl, wrapper, scarf .. .. .	..	..	2	0·05	
Sweater, pullover .. .. .	..	..	3	0·13	
Mulmul .. .. .	..	..	1	0·03	
Other cloth .. .. .	..	..	1	0·01	
Other garments .. .. .	..	..	2	0·02	
Sub-total: readymade clothing .. .. .	1	0·26	99	4·96	
Non-readymade clothing					
Dhoti .. .. .	..	..	2	0·07	
Trousers .. .. .	1	0·13	9	0·16	
Halfpanta .. .. .	..	..	13	0·12	
Waist coat, jacket, jawahar coat .. .. .	..	..	2	0·02	
Bush shirt .. .. .	..	..	1	0·03	
Shirt, kamij, kurta .. .. .	1	0·56	54	1·14	
Coat, overcoat .. .. .	..	..	3	0·04	
Rain coat .. .. .	..	..	1	0·01	
Blouse, choli .. .. .	..	..	42	0·40	
Bodice, brassiere .. .. .	..	..	1	0·01	
Frock .. .. .	..	..	7	0·06	
Undergarments (underwear, langot, etc.) .. .. .	..	..	1	..	
Long cloth .. .. .	..	..	1	..	
Poplin .. .. .	..	..	1	0·01	
Other shirting and coating .. .. .	..	..	48	1·17	
Other cloth .. .. .	1	0·87	73	2·02	
Other garments .. .. .	..	..	11	0·15	
Other clothing (miscellaneous) .. .. .	..	..	2	0·01	
Sub-total: non-readymade clothing .. .. .	2	1·56	134	5·42	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Bedding</i>					
Bed sheet .. .. .	..	..	..	23	0·46
Blanket, rug .. .. .	..	1	0·79	17	2·01
Sub-total: bedding ..	..	1	0·79	39	2·47
<i>Footwear</i>					
Shoes .. .. .	..	..	..	4	0·13
Sandles .. .. .	..	..	..	1	0·04
Chappals .. .. .	..	..	..	7	0·16
Boots .. .. .	..	..	..	2	0·02
Sub-total: footwear ..	..	..	..	14	0·35
<i>Miscellaneous</i>					
Washerman .. .. .	..	3	1·20	114	0·99
Washing soap .. .. .	..	3	0·28	214	1·19
Tailoring, mending, darning ..	..	2	0·51	115	1·07
Others .. .. .	..	..	..	2	..
Repair, etc., footwear .. .. .	..	..	..	1	..
Others .. .. .	..	..	..	1	..
Sub-total: miscellaneous ..	..	6	1·99	236	3·25
Total: clothing, bedding, etc. ..	..	6	4·60	237	16·45
MISCELLANEOUS					
<i>Medical care</i>					
Doctor's fee .. .. .	..	..	..	3	0·12
Medicine .. .. .	..	..	..	23	1·08
Hospitalisation .. .. .	..	..	..	1	0·13
X-Ray .. .. .	..	..	..	1	0·05
Others .. .. .	..	..	..	1	..
Sub-total: medical care ..	..	..	..	27	1·38

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Personal care</i>					
Hair oil, pomade, hair cream ..	6	0·78	235	1·54	
Barber .. .. .	4	0·70	205	0·96	
Snow, face cream, wax, etc. ..	..	..	1	..	
Toilet soap .. .. .	5	0·41	214	0·60	
Soap nut .. .. .	..	..	46	0·06	
Comb, hair brush .. .. .	1	0·02	19	0·02	
Mirror .. .. .	1	0·04	11	0·03	
Tooth powder .. .. .	1	0·09	34	0·05	
Blado .. .. .	..	..	14	0·02	
Scents and perfumes .. .. .	..	..	1	0·01	
Others .. .. .	3	0·13	60	0·08	
Sub-total: personal care ..	6	2·17	237	3·37	
<i>Education and reading</i>					
School and college fees .. ..	..	..	8	0·19	
Book—school .. .. .	..	..	28	0·24	
Book—general .. .. .	..	..	2	0·01	
Hostel or boarding charges .. ..	..	..	2	0·14	
Stationery—all kinds .. .. .	..	..	10	0·04	
Private tuition .. .. .	..	..	1	..	
Newspaper .. .. .	..	..	16	0·03	
Periodical and journal .. .. .	..	..	1	..	
Others .. .. .	..	..	7	0·15	
Sub-total: education and reading ..	..	..	59	0·80	
<i>Recreation, etc.</i>					
Cinema .. .. .	1	0·35	121	0·60	
Toy .. .. .	..	..	2	..	
Pet animal and bird purchase, etc. ..	..	..	1	0·01	
Theatre .. .. .	..	..	1	..	
Harmonium .. .. .	..	..	1	0·61	
Others .. .. .	..	..	3	..	
Sub-total: recreation, etc. ..	1	0·35	127	1·22	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Transport, etc.</i>					
Rail .. .. .	..	..	17	0·60	
Bus .. .. .	3	1·04	144	2·91	
Bullock-cart .. .. .	..	..	1	0·01	
Bicycle hire .. .. .	..	..	1	0·04	
Postage .. .. .	2	0·05	57	0·06	
Sub-total: transport, etc. ..	4	1·09	168	3·62	
<i>Subscription, etc.</i>					
Trade union .. .. .	3	0·14	94	0·56	
Religious .. .. .	..	..	16	0·05	
Gift and charity .. .. .	2	8·24	67	1·90	
Other ceremonials .. .. .	..	..	18	3·38	
Others .. .. .	..	..	1	0·02	
Sub-total: subscription, etc. ..	4	8·38	157	5·91	
<i>Miscellaneous</i>					
Ornament—metal .. .. .	..	..	1	..	
Ornament—glass .. .. .	..	..	1	0·01	
Ornament—others .. .. .	..	..	2	..	
Fountain pen .. .. .	..	..	5	0·07	
Umbrella .. .. .	..	..	5	0·19	
Other personal effects .. .. .	..	..	1	..	
Other pocket expenses .. .. .	..	..	12	0·10	
Other miscellaneous expenses .. .. .	..	..	12	0·78	
Sub-total : miscellaneous ..	..	..	32	1·15	
Total : miscellaneous ..	..	11·99	..	17·45	
Total: CONSUMPTION EXPENDITURE ..	..	57·65	..	129·30	

## (B) NON-CONSUMPTION EXPENDITURE

*Interest, litigation, etc.*

Interest paid on loan .. .. .	..	..	65	0·78	
Remittance .. .. .	2	6·73	22	1·17	
Sub-total: interest, litigation, etc. ..	2	6·73	83	1·95	

APPENDIX II—*contd.*

1	2	3	4	5
<i>Savings and investments</i>				
Ornaments—gold .. ..	..	..	4	1·13
Life insurance premium .. ..	..	..	3	0·18
Provident fund contribution ..	6	2·56	220	4·30
Loan advanced .. ..	..	..	2	1·00
Shares and securities .. ..	1	1·75	10	0·46
Others .. ..	2	2·47	32	2·23
Sub-total: savings and investments ..	6	0·78	222	9·30
<i>Debts repaid</i>				
Debts repaid .. ..	..	..	57	4·35
Sub-total: debts repaid .. ..	..	..	57	4·35
Total: NON-CONSUMPTION EXPENDI- TURE ..	..	13·51	..	15·60

APPENDIX II—*contd.*

1	2	3	4	5
SUMMARY				
<i>(a) Consumption expenditure</i>				
Food .. .. .	..	29.05	..	71.59
Tobacco, pan, supari and intoxicants	..	1.58	..	5.03
Fuel and light .. .. .	5	3.65	236	10.43
Housing .. .. .	6	6.78	236	8.35
Clothing, bedding, etc. .. .. .	6	4.60	237	16.45
Miscellaneous .. .. .	..	11.99	..	17.45
Total ..	..	57.65	..	129.30
<i>(b) Non-consumption expenditure</i>				
Taxes, interest and litigation .. .. .	..	..	65	0.78
Remittances to dependants .. .. .	2	6.73	22	1.17
Savings and investments .. .. .	6	6.78	222	9.30
Debts repaid .. .. .	..	..	57	4.35
Total ..	..	13.51	..	15.60







